

# CENTRIC SERVICES & BENEFITS

*In some ways, there is no difference between a traditional bank and a credit union.*

Centric FCU offers all the same financial services and technology you'd expect from a bank, but we don't exist to make money! As a not-for-profit cooperative, our financial services are provided with fewer fees and better interest and dividend rates. In other words, we're here to maximize your financial well-being.

**By becoming a member at Centric, you can enjoy benefits and services like:**

- Online Banking & Bill Pay, plus MyCentric Mobile App with Mobile Check Deposit
- MyCentric Connect Video Banking
- Instant-Issue Debit Cards
- Extended Warranties
- Debt Protection for Involuntary Unemployment, Disability, Death and more
- Zelle®
- Mobile Wallet
- Retirement Planning & Investment Services

## **PAY BETTER WITH CENTRIC**

Centric allows you to receive your direct deposit 2-3 days sooner.

## **FINANCIAL COUNSELING SERVICES**

Every member of Centric FCU can schedule a free financial wellness checkup at any time. With over 60 on-staff Certified Credit Union Financial Counselors, we're always here to help you Live Better!

## CENTRIC RETAIL CENTERS

**mycentric.org**  
**(318) 340-9656**

### **West Monroe**

1091 Thomas Road

2353 Arkansas Road

### **Monroe**

710 Highway 165 N

1100 Pecanland Road

1801 Louisville Avenue

### **Ruston**

1514 Eagle Drive

## **Can't make it to Centric? We've got you covered!**

As a part of the Co-Op Shared Branching network, there are over 150 branches in Louisiana and over 5,000 nationwide - all available for your convenience.

Anywhere you see the Co-Op logo, you can complete transactions just as if you were at Centric.



# MIDCITY benefits



**centric**  
FEDERAL CREDIT UNION



Federally insured by NCUA.



506916

**mycentric.org**

# CONSUMER

## Rewards Accounts

Whether you're looking for savings or checking, we've got you covered! Cash in on high dividends or earn cash back with a few simple qualifications. Plus, earn refunds on ATM fees each month!

Earn monthly dividends and build your savings automatically when you pair with a rewards checking account.

## Student Accounts

Students can be the owner of their financial independence with both youth savings and their own personal debit card!

- Kickstart Debit Card
- Kidz Saver Savings Account

## Lending

Centric offers a variety of loan programs to help you get the things you need and want in life:

- Auto Loans
- Personal Loans
- RVs, Boats and More
- Centric Rewards Visa Credit Cards

# BUSINESS

## Commercial Checking Accounts

Centric's Business Accounts can meet the needs of your business, no matter the size. With no monthly fees and minimum balances, let us help figure out how to best meet your business needs!

## Business Savings Options

In addition to our Business Savings account, Centric offers a variety of Business Certificate options designed with your business in mind.

## Business Lending

Our full-service business department offers local decision making and options include:

- Business Term Loans
- Business Construction & Commercial Real Estate Loans
- Business Lines of Credit
- SBA(7) & SBA 504 Loans
- USDA Loans (B&I)
- Centric Rewards Visa Credit Cards

## Payment Services

Centric's Business Department offers merchant services to help meet your needs including:

- POS & Terminal Solutions
- Mobile Processing Solutions
- E-Commerce & Shopping Cart Solutions
- Tools for Business Growth & Development

# MORTGAGE

## Full-Service Mortgage Department

- Purchases or Refinancing
- Conventional Loans
- USDA Rural Development Loans
- FHA Loans
- VA Loans
- Home Equity Line of Credit
- Home Equity Loan/Second Mortgage Loans
- Land Purchases
- New Construction
- First-Time Home Buyer Program
- Stand-Alone Mobile Home Program

SCAN HERE  
FOR MIDCITY  
UPDATES AND  
MORE!



## Interactive Teller Machines (ITM)

Centric stays ahead of the curve with the most up-to-date products, features and services. ITMs look similar to an ATM, but with one big difference -- you can speak with a Centric Service Representative using live video. Centric's ITMs have all the functions of an ATM, plus added value of speaking to a live teller, extended service hours, and the ability to cash a check!



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