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**Newsletter**  
Q2 | 2025 EDITION



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# THRIVE THIS SUMMER: MAXIMIZING OPPORTUNITIES

Summer isn't just for vacations—it's a great time to boost your finances and seize seasonal opportunities. Whether you're planning a budget-friendly getaway, saving more, or buying a home, make this summer your season to thrive.

## Make Payday Shine Brighter This Summer with Pay Better!

Get your paycheck up to 2 days sooner with Centric's **Pay Better** feature\*!

### Benefits:

- Stay ahead on bills and expenses
- Enjoy peace of mind with early access to your funds

### How to Start:

- Enroll in direct deposit through your HR team and start enjoying the perks today!



## Save Better this Summer

Summer doesn't have to be a season of splurging—use it as an opportunity to boost your savings instead.

- **Reduce utility costs:** Use natural sunlight during the day, and opt for energy-efficient cooling options.
- **Automate savings:** Set up automatic transfers to your savings account to grow your funds effortlessly.
- **Capitalize on summer sales:** Stock up on essentials during seasonal discounts and sales.
- **Cut back on subscriptions:** Pause or cancel services you won't use during summer, like streaming or gym memberships.

## Vacation Without Breaking the Bank

Enjoy an unforgettable summer vacation without overspending!

### Budget-Friendly Travel Tips:

- **Plan ahead:** Save year-round with a **Vacation Club Account**—funds are ready each April.
- **Stay local:** Explore hidden gems nearby to cut travel costs.
- **Use rewards:** Earn and redeem points with your Centric Visa® card.
- **Stick to a budget:** Plan your spending wisely.

Start planning today! Open a Vacation Club Account or apply for a Centric Visa® card to make your trip affordable.

## Home Buying 101: Tips for Summer House Hunters

Summer is a prime season for the real estate market. If you're looking to buy a home, here's how to stay ahead:

- **Get pre-approved:** Know your budget and secure financing early.
- **Act quickly:** Homes sell fast in peak season—be ready to make an offer.
- **Consider your needs:** Look for features like outdoor spaces that add value during summer.
- **Work with a trusted agent:** Partner with an expert who knows the market in your area.



Summer is the perfect time to seize opportunities and set yourself up for success. Whether you're saving for the future, earning extra income, or making big moves like buying a home, you've got this!



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