



QUARTERLY

# Newsletter

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# PLANNING AHEAD FOR A SUCCESSFUL FALL

Make this fall your most financially prepared season yet! These quick tips can help you manage back-to-school costs, boost your credit, get paid sooner, and score great car deals.

## Budgeting for Back-to-School

Back-to-school shopping doesn't have to break the bank. Use the Insights tool in the Centric mobile app to set up a custom spending category, track expenses, and stay within budget. Seeing your full financial picture makes planning ahead simple.

## Boost Your Credit

Use the Credit Manager tool in the app to:

- Monitor your score in real time
- Get custom tips to improve it
- Catch and fix errors early

Better credit means better rates and more financial freedom.



## Auto Buying Made Easy

Shopping for a car? Whether it's new or pre-owned, Centric helps you:

- Compare prices with confidence
- Get pre-approved\* to shop smarter
- Enjoy a smooth buying experience

Start today at [mycentric.org/autobuying](http://mycentric.org/autobuying) or call 318.340.9656

## Get Paid Up to Two Days Sooner

With PayBetter, your direct deposit can arrive up to two days early—giving you more control over bills, budgeting, and savings.

## Scan to Get Ahead

Access your account, enroll in early pay, and explore all Centric mobile tools—from PFM to Credit Manager—all in one place.



centric  
CREDIT UNION



318.340.9656 [mycentric.org](http://mycentric.org)

\*Subject to credit approval. Federally Insured by NCUA.