



## Holiday Savings Hacks

- Shop smart with a [set budget](#) using our free Insights Budgeting Tool!
- Use cashback from our [Live Better Accounts](#)
- DIY gifts = budget-friendly + heartfelt



## Set Your 2026 Goals

- Map out savings, debt payoff & investment plans
- Plan for big expenses early
- Use [budgeting tools](#) to stay on track



## Earn Double Reward Points!

- [Earn 2x points\\*](#) on purchases from October 1 - December 31, 2025
- Use your Centric Credit Card for holiday shopping
- Redeem rewards faster than ever



## No Centric Credit Card? No Sweat!

[Apply today and start earning points.](#)

APPLY NOW

## 2025 Financial Reflection

- Schedule a free financial wellness check to review spending & savings habits
- Celebrate financial wins
- Note what to improve in 2026

Start tracking your spending and budgeting better using our Personal Financial Management (PFM) tool through the [Centric Mobile App](#) today!

### Are You Ready to Start 2026?

Get your financial ducks in a row to start the year off right!

[Click HERE to get your Year-End Financial Checklist.](#)



### Live Now on Our Blog & Podcast

There's even more great content available on our blog and Podcast!

#### LATEST BLOG POSTS:

- [Hidden Family Financial Pressures: How to Tackle Them](#)
- [Money Talks: Why Opening Up is the First Step to Financial Freedom](#)

#### LIVE BETTER WITH CENTRIC PODCAST:

- [Ep 345 - Credit Card Rewards 101: A Beginner's Guide to Smarter Spending](#)
- [Ep 343 - Mortgage Myths Busted](#)



[Click here for all links and details from the newsletter!](#)



LEARN MORE

\*Qualifying transactions must be purchased and earn at least one point. Returns and ATM transactions are not eligible to earn points. Eligible transactions must be posted and settled to the account by end of business on December 31, 2025 to qualify for rewards. Points will be awarded by February 28, 2026. Gift cards are not sponsors or co-sponsors of this promotion. Must qualify or currently have a Centric VISA® Credit Card to earn points. Subject to credit approval. Federally Insured by NCUA.

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