



centric  
CREDIT UNION

# Live Better Program

AT CENTRIC CREDIT UNION, WE LOVE  
TO HELP YOU **LIVE BETTER.**



## Meet the Team Behind Live Better

We're Kelli Gilliam and Haleigh Murphy with Centric Federal Credit Union. As part of the marketing team, we have the privilege of working together to lead and promote the Live Better Program — a completely free financial education benefit for employers.

Through Live Better, we offer personalized financial wellness evaluations, host engaging onsite and virtual workshops, and partner with businesses to provide real value to their teams at no cost. Whether it's creating and sticking to a budget, boosting credit, or building financial confidence, we're passionate about equipping employees with tools they can use every day.

Together, we're proud to help Centric work toward our mission of making financial education more accessible to our community and workforce. Our current business partners tell us that Live Better provides them with a more engaged workforce — and we love seeing those results firsthand.

**Kickstart your employee benefits, now!**



*Kelli Gilliam*

Kelli Gilliam,  
Live Better Manager



*Haleigh Murphy*

Haleigh Murphy,  
Live Better Ambassador

# As the employer, why is employee engagement important to you?

38%

of employees quit within the first year of employment\*

3X

more likely to explore other options if an employee does not feel supported in their career\*

21%

more profit for companies with highly engaged employees\*\*

15%

lower profit for companies with disengaged employees\*\*\*

Chat with us to see how we can help you and your employees Live Better! Scan here to get started!



# Empowering Employees, Strengthening Organizations

Unlocking the benefits of engagement, wellness, and community at work.





# Why is Live Better important to you?

**60-72%**

of American workers say financial stress is their most common cause of stress

**55%**

of Americans report having serious financial problems

**46%**

of Americans do not have a retirement account

**75%**

of companies are likely to expand benefits to promote financial well-being

**\$4,783**

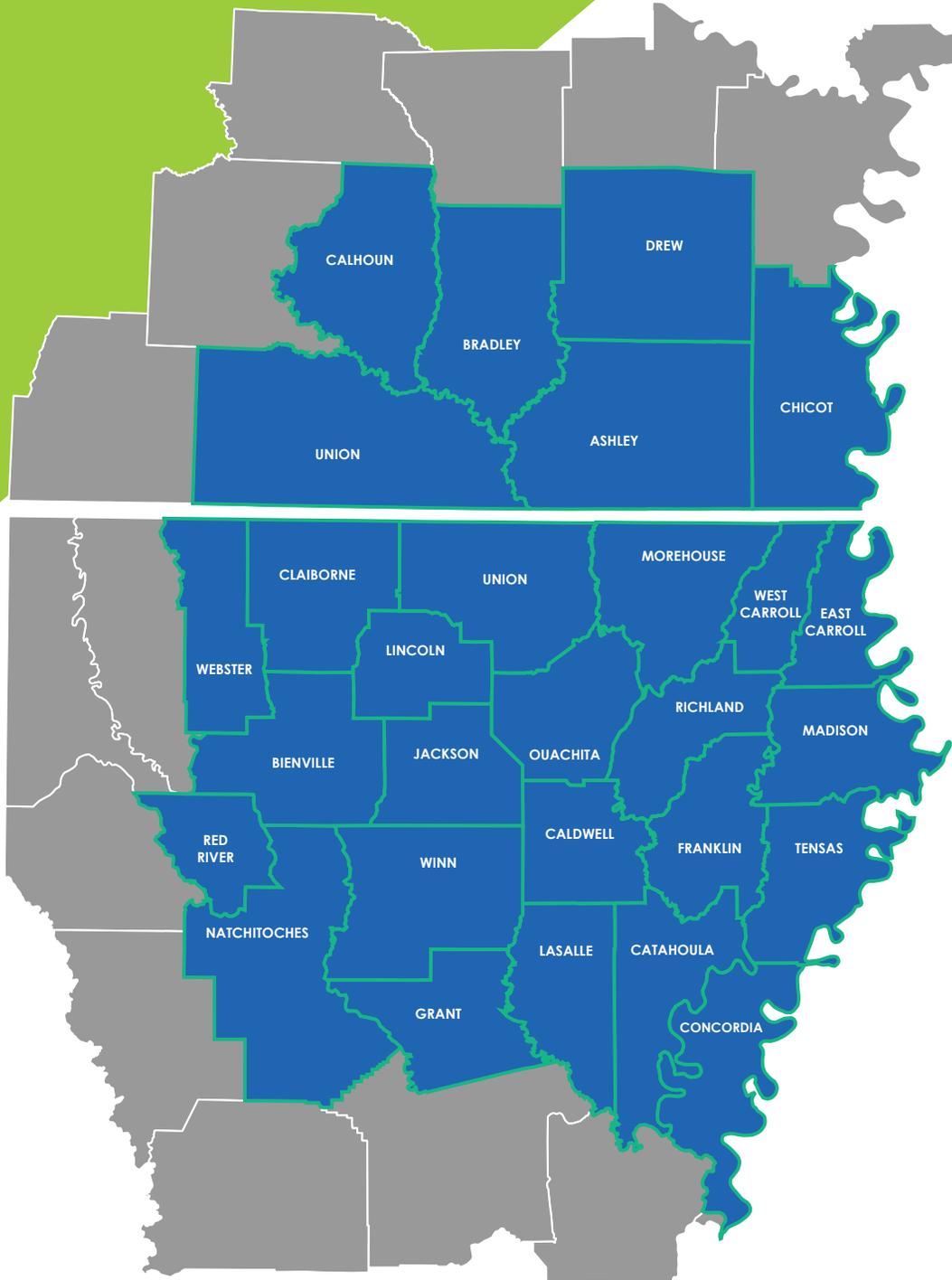
Stressful employees cost employers \$4,783 more each year in additional healthcare costs and other factors

**66%**

of HR professionals consider wellness programs to be one of the most important choices to increase engagement

# Where can we serve your employees?

Centric FCU proudly serves  
28 Parishes and Counties throughout  
North Louisiana and South Arkansas



## LOUISIANA

Bienville Parish  
Caldwell Parish  
Catahoula Parish  
Claiborne Parish  
Concordia Parish  
East Carroll Parish  
Franklin Parish  
Grant Parish  
Jackson Parish  
LaSalle Parish  
Lincoln Parish  
Madison Parish  
Morehouse Parish  
Natchitoches Parish  
Ouachita Parish

Red River Parish  
Richland Parish  
Tensas Parish  
Union Parish  
Webster Parish  
West Carroll Parish  
Winn Parish

## ARKANSAS

Ashley County  
Bradley County  
Calhoun County  
Chicot County  
Drew County  
Union County

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

For your convenience, there are over 150 branches in Louisiana and over 5,000 nationwide. Anywhere you see the Co-Op logo, you can complete transactions just as if you were at Centric.

- Free access to credit unions across the United States
- Over 5,000 compatible branches
- Locations available in all 50 states, 5 Countries & 2 U.S. Territories
- Conduct a number of transactions at any member branch



## Access to Locations

**5000+**

Through Centric Co-Op  
Shared Branching

**4700**

Through Chase

**60**

Through Origin Bank

It pays to  
bank at Centric...  
Do you want in?

## National Earnings



**4.01% APY\***  
on balances up to  
\$50,000

**National Average**  
0.43% APY\*

**SAVINGS**



**4.15% APY\***  
on balances up to  
\$20,000

**National Average**  
0.07% APY\*

**CHECKING**

\*APY=Annual Percentage Yield. APYs accurate as of 8/25/2025. Fees may reduce earnings. Minimum \$25 to open account and start earning the APY. Rates may change after account is opened. Dividends earned in Earn Better Checking and cash back earned in Spend Better Checking are automatically transferred to Save Better each statement cycle and does not compound. The Save Better APYs may be less than Earn Better Checking APYs. If qualifications in Earn Better Checking are met each monthly qualification cycle: (1) ATM processed transaction do not count towards qualifying debit card transactions; (2) balances up to \$50,000 in Save Better receive an APY of 4.01%; and (3) balances over \$50,000 in Save Better earn 0.50% dividends rate on portion of balance over \$50,000, resulting in 4.01% to .50% APY depending on the balance. If qualifications are not met on Earn Better or Spend Better Checking Accounts, all balances in Save Better earn 0.05% APY. Transfers between accounts do not count as qualifying transactions. Limit one account per SSN. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 and credited to account on the last day of monthly statement cycle. Membership eligibility required. Federally insured by NCUA.

# Ditch Average. Save More.

\$0 Minimum Finance Charge Fee  
\$0 Balance Transfer Fee

**24.43%**  
APR\*

National Average

**13.99%**  
APR\*

Centric



## Auto Loan Interest Rates

**12.01%**  
APR\*

National  
Average  
Auto Loan

**5.74%**  
APR\*

Centric's  
Lowest  
Rate

\*APR = Annual Percentage Rate. As of September 2025, LendingTree reports that the national average APR for new credit card offers is 24.36%, with rates ranging from 20.79% to 27.93% depending on creditworthiness. It's important to note that these rates can vary by issuer and are influenced by factors such as the Federal Reserve's monetary policy and individual credit profiles. To obtain the most accurate and personalized APR, it's advisable to check specific credit card offers or consult with lenders directly. Having a Centric Visa® Credit Card does not automatically guarantee a lower rate on future loans with Centric. Rate subject to credit qualification, not all will qualify. See loan officer for details.



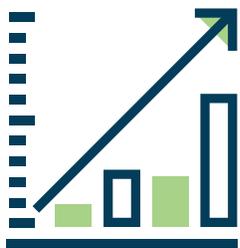
**\$9,129,206**  
Dividends  
Returned to  
our Members



**\$464,684**  
Cash Back  
Total



**\$206,552**  
ATM Fee  
Refund Totals



**\$9.8M**  
Total Returns to  
Members in 2024

# Educate. Empower. Impact.

Throughout 2024, Centric held 159 financial education workshops, serving a total of 7,810 attendees and making a lasting impact in our community through improved financial literacy.



**168**  
Community  
Partners



**5707**  
Total Financial  
Wellness Checks



**240**  
Total Community  
Partner Visits

# Here's how we've got your team's back!



# Our Workshops

With 15+ workshops available, we tailor each session to help your team **Plan, Save, and Borrow Better**—based on what matters most to your employees.



## Plan Better

It's easier to Live Better when you have a plan to deal with both the everyday and the unexpected. Plan Better teaches you to create a budget, set financial goals, and assess or establish accountability.



## Save Better

Payroll deductions can help you save automatically and avoid creating debt when emergencies arise. Save Better teaches your employees to set financial goals and keep them top-of-mind.



## Borrow Better: Credit Boost

Having and maintaining a high credit score can save you tons of cash on future loan payments, down payments and more. Borrow Better: Credit Boost teaches how to build, restore, and maintain a great credit score.







**At Centric, we're committed to being the best place our members have ever banked—and the best place our team has ever worked.**

We're proud to be more than just a credit union—we're a trusted partner. Many of our team members have proudly served employees of our community partners for years, and that tenure matters. It means our staff truly knows you, your needs, and your goals. This long-term consistency builds trust, fosters personalized service, and creates deeper connections with the communities we serve. Simply put, lasting relationships lead to stronger support—and better outcomes—for our members.



**centric**  
CREDIT UNION



**West Monroe**

1091 Thomas Rd.  
2353 Arkansas Rd.

**Monroe**

710 HWY 165 N.  
1100 Pecanland Rd.  
1801 Louisville Ave.

**Lincoln Parish**

1514 Eagle Dr.

**Grambling**

120 Legends Ave., Ste. 104

**Administration Center**

213 Expo Cir.

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318.340.9656



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