



IN THE LOOP

COMMUNITY · TECHNOLOGY · EXPERIENCE

AUTO LOANS

Your journey starts here. Let us help you get to your destination. Friendly service and trusted lending let you borrow with confidence, while pre-approval lets you shop smarter. Choose from terms customized to fit your individual financial situation.

HOW WE'RE WORKING TO KEEP YOU SAFE

Safety of our members has been our number one priority.

SPRING 2021 COMMUNITY UPDATES

Upcoming events for Spring and Summer

TECHNOLOGY UPDATES

Learn how to spot and prevent common scams and fraud

A MESSAGE FROM CENTRICITY CREDIT UNION

“ DEAR MEMBER

Since the beginning of the pandemic, the safety of our employees and members has been Centricity's number one priority. I have spoken to many of you this past year and I want to thank you for the encouraging words and understanding during this uncertain time. I would also like to thank the members who shared their frustrations. These frustrations were taken into consideration when making business decisions on how to provide financial services during these trying times.

Branch Changes

We will continue to follow cleaning protocols, having hand sanitizers readily available at stations and front doors, and plexiglass has been installed at all member facing stations. All employees and members are required to wear face coverings while using our lobbies. If you cannot wear a face covering, we ask you to please utilize our drive thru or digital banking services. When visiting our branch lobbies, please ensure to abide by all CDC guidelines to include wearing a face covering and maintaining at least 6 feet of distance from others.

Lobbies Are Beginning To Open For Teller Transactions

With the COVID-19 positivity rates decreasing in our area, our lobbies will begin to open for teller services. Please be aware that we will limit the number of members in each branch based on size.

Duluth Office - currently open

Hermantown Office - opening in May

Superior Office - opening in May

Making Appointments

Even though the lobbies are starting to reopen, we want to remind you that you can make appointments for in-branch services such as account openings, accessing safe deposit boxes, account maintenance and lending services. You can make those appointments by calling our Contact Center at 218-729-7733 and requesting an appointment for one of these services at your favorite branch. If you are experiencing hardships due to unemployment, please feel free to reach out to us so that we can work together to help find you a solution.

Thank you for your continued support and we look forward to seeing you in person soon.

Doug Ralston
CEO/President
Centricity



Facebook.com/centricitycu



@CentricityCU



@CentricityCU

COMMUNITY NEWS & EVENTS

JOIN US FOR OUR VIRTUAL ANNUAL MEETING!

When: Tuesday, May 25th

Time: 9:00am

Where: This years Annual Meeting will be held virtually.

To RSVP, please fill out the form on our website - centricity.org/virtual-annual-meeting-2021
Call 218-729-7733 or visit any of our branch drive-thrus.

A recording of meeting will also be available after the meeting for viewing.

The meeting will include Board and Management reports and the election of Directors. The Board of Directors is made up of volunteer members elected by our members. Members must be at least 18 years of age by the date of the meeting to vote at the meeting. As provided in the Centricity Credit Union bylaws, 15 members constitute a quorum at the annual meeting.

Two director positions are to be filled for the standard Board of Directors term of three years. As of the date of this notice, there are two nominees for these positions: Mark Thorsten and Scott Christensen. The time period for additional nominations by petition has lapsed. Per prior notice, the deadline for nominations by petition was 45 days prior to annual meeting (April 15, 2021). If no complete nominations by petition have been filed by that date, then pursuant to the Centricity Credit Union bylaws, there will be no election by ballot, and no nominations from the floor, and the two named nominees are elected to serve on the Centricity Board of Directors.

SHRED DAY

Shred Day is happening! **Saturday, May 8th from 9am – Noon at the Hermantown Branch.**

No need to get out of your car! Please keep you and your family in the car at all times. Simply open your truck or car door and the shred attendant will take care of them for you! Simple as that.

It's like a drive thru for your sensitive documents.



Centric Perks
est. 1943
CENTRICITY CREDIT UNION

*Rewards & Perks
The Perfect Blend*

Centric Perks gives you the rewards of earning points on your everyday purchases and the perks of our suite of online and mobile products.

NCUA

TECHNOLOGY

NCUA



REMOTE DEPOSIT CAPTURE
Deposit checks anytime,
anywhere.

Now in your Centricity Credit Union app

Endorse your check as shown on the right, and use our mobile app to deposit your check anytime, anywhere by snapping a picture with your camera equipt smartphone.

Download our convenient mobile app to get started.



FINANCIAL RESOURCE CENTER

Learn how to set up accounts, transfer funds, pay bills, and more.

We have launched an Online Financial Resource Center with video tutorials for our online and mobile products, cards, and information on fraud prevention and security.

To watch the video tutorials or learn more about fraud prevention and security, visit our website! centricity.org/ccuhow2



FRAUD MONITORING

With Centricity Credit Union fraud monitoring, keeping your card safe is as easy as sending a text. We want to make sure that using your debit card is always as safe and convenient as possible. Learn more about how we are helping you keep your debit card and your funds safe in real time.



HOW IT WORKS:

With text fraud alerts, if our system detects suspicious activity on your debit card, you'll receive a text message with details about the suspected transaction. All you have to do is respond to the text to confirm the transaction. If you indicate the transaction is fraud, you'll receive another message with a number to call for follow-up. If it is not fraud, you're all set. The system will mark the transaction as legitimate and you can get on with your day – **simple as that.**

GETTING STARTED:

If we have your mobile phone number on file, you don't have to do anything. It's really that easy. If there is suspicious activity, we'll send a text alert right away. If you need to verify or update your mobile phone number, log-in to your Online Banking and select "settings" in the right-hand corner, then select "profile". Visit <https://centricity.org/text-fraud-monitoring/> to learn more about Text Fraud Monitoring.

EXPERIENCE

ADVANTAGES OF PASSWORD PROTECTING YOUR ACCOUNT

With the recent increase of fraud and scams, we've been working hard to ask extra questions and ask for your driver's license when doing transactions.

For your protection, we highly encourage you to add a password to your account for when you do transactions through the lobby, drive thru, or contact center. You can do this by mentioning it to your Member Services Representative at your next visit.

What you can expect at your next visit to Centricity:

- Member services representative will ask you for your account number.
- You will be asked a few questions to make sure that you are the account holder.
- If your account has a password, you will be asked to state your password.
- For some extra security, you may also be asked to present a legal ID.

Again, our goal is to keep your money with you and your information private. By taking some extra steps to identify you before transactions, we want you know that we are looking out for you and your finances.

AVOIDING FRAUD- 4 SIGNS THAT IT'S A SCAM

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations.

2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government, you owe money, someone in your family had an emergency, or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information, others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you pay by sending money through a money transfer company or by putting money on a gift card and then giving them the number on the back.

Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.



Visit our [CCUhow2 Financial Resource Page](#) or our [blog](#) to get more fraud prevention tips

[CENTRICITY.ORG/CCUHOW2](https://centricity.org/ccuhow2)
[CENTRICITY.ORG/CATEGORY/FINANCIAL-SECURITY](https://centricity.org/category/financial-security)

EXPERIENCE

Meet your home mortgage experts



LINDA PROCTOR NMLS# 343288

“ I love living in Northern MN and enjoy spending time 4 wheeling, camping and boating with family and friends. I joined the mortgage industry in 2006 and take great pride in helping our members through the mortgage process. If you are dreaming of buying your first home or have always wanted that cozy cabin on the lake, I am here to guide you through the steps to make your dreams come true.

FEATHER TANKERSLEY NMLS# 1016179



“ I have been with the Credit Union for almost 15 years! I started as a Loan Officer in 2012 and in the Mortgage world as a Mortgage Loan Officer since 2017. I love working for the Credit Union and being able to help our members. I have a wonderful husband and an awesome 12 year old son. I love visiting the mountains and being outside. I enjoy sewing and doing machine embroidery.



BILLYE COENEN NMLS# 758779

“ I have over 20 years in Mortgage/Real Estate as a Lender and as a Real Estate Broker. I love baseball, enjoy our bonus family (9 bonus kids and now my first bonus grand baby); about to be an empty-nester...ugh! Love spending time with our neighbors in our “hood” and I love to travel - planning on retiring in Mexico!

Where are you on your HOME BUYING JOURNEY?

With over 70 years combined experience, our Mortgage Experts have the knowledge to help you where ever you are in your Home Buying Journey. Our local Mortgage Officers know the market because they know the communities they serve.

We're here to be your teammate throughout the process. A variety of financing options and terms help you to find a loan that works for your budget and stage of life. Our expert advisors come along side you to help you understand the local real estate market. We're here for your first home, refinancing, or even a vacation property.



EXPERIENCE

SIMPLIFY YOUR CAR SHOPPING EXPERIENCE. SEARCH, SHOP, FINANCE

Get pre-approved for financing with us right on the site! When you're ready for your next car, check out our AutoSMART website and feel confident making a smart buying decision on a vehicle you'll love. We want you to enjoy your car shopping experience and drive home with a great deal.

If it's out there, we'll help you find it!

AutoSMART is our powerful online car shopping website that lets you search through millions of cars across the country...or across the street, from any device, anywhere, at any time. Filter your search using the specifications you want or get more specific and build the exact car you'd like to drive. Once you find the car you want, use the VIN-level price analysis to find out exactly what it's worth.



Transparency

Read DealerRater reviews and ratings from car buyers in your area to choose the right dealership for you



Confidence

Lock in your price with a Member Purchase Certificate and be confident you're getting the car and price advertised



Stress Free

Experience a stress-free car shopping process from pre-approved funding to getting the keys in your hand



Coverage You Can Count On, No Questions Asked

When the worst happens, you don't want to leave funeral or other expenses to your family members and loved ones. Regardless of your health, this product will take care of your needs and protect the ones you care about most.



Guaranteed Cash Value

Access to cash value in times of need



Simple Application

Guaranteed coverage, regardless of health, with NO medical questions



Available to Age 85

Available to anyone age 0 to 85



Best Value

Budget friendly with fixed premiums that will never change

Interested in hearing more?

NEILL ATKINS FINANCIAL ADVISOR

218-727-4767 • atkinsn@ceteranetworks.com

neillatkins.com 4477 • LaVaque rd Hermantown MN, 55811



CENTRICITY MOBILE APP

Access your accounts wherever you are. With Centricity Credit Unions mobile app you can:

- View account balances and transaction history
- Use Popmoney to transfer funds from person to person
- Schedule payments using Billpay
- Get alerts on your phone
- Receive immediate account data by sending a text



4477 LaVaque Road
Hermantown, MN 55811

DRIVE-THRU HOURS

MONDAY	9:00am-5:30pm
TUESDAY	9:00am-5:30pm
WEDNESDAY	9:00am-5:30pm
THURSDAY	9:00am-5:30pm
FRIDAY	9:00am-5:30pm
SATURDAY	9:00am-Noon
SUNDAY	Closed

CALL CENTER HOURS

MONDAY – FRIDAY
8:00AM – 5:30PM

REMINDER:

ATM machines are available 24/7 at each location and through our expanded ATM network.

