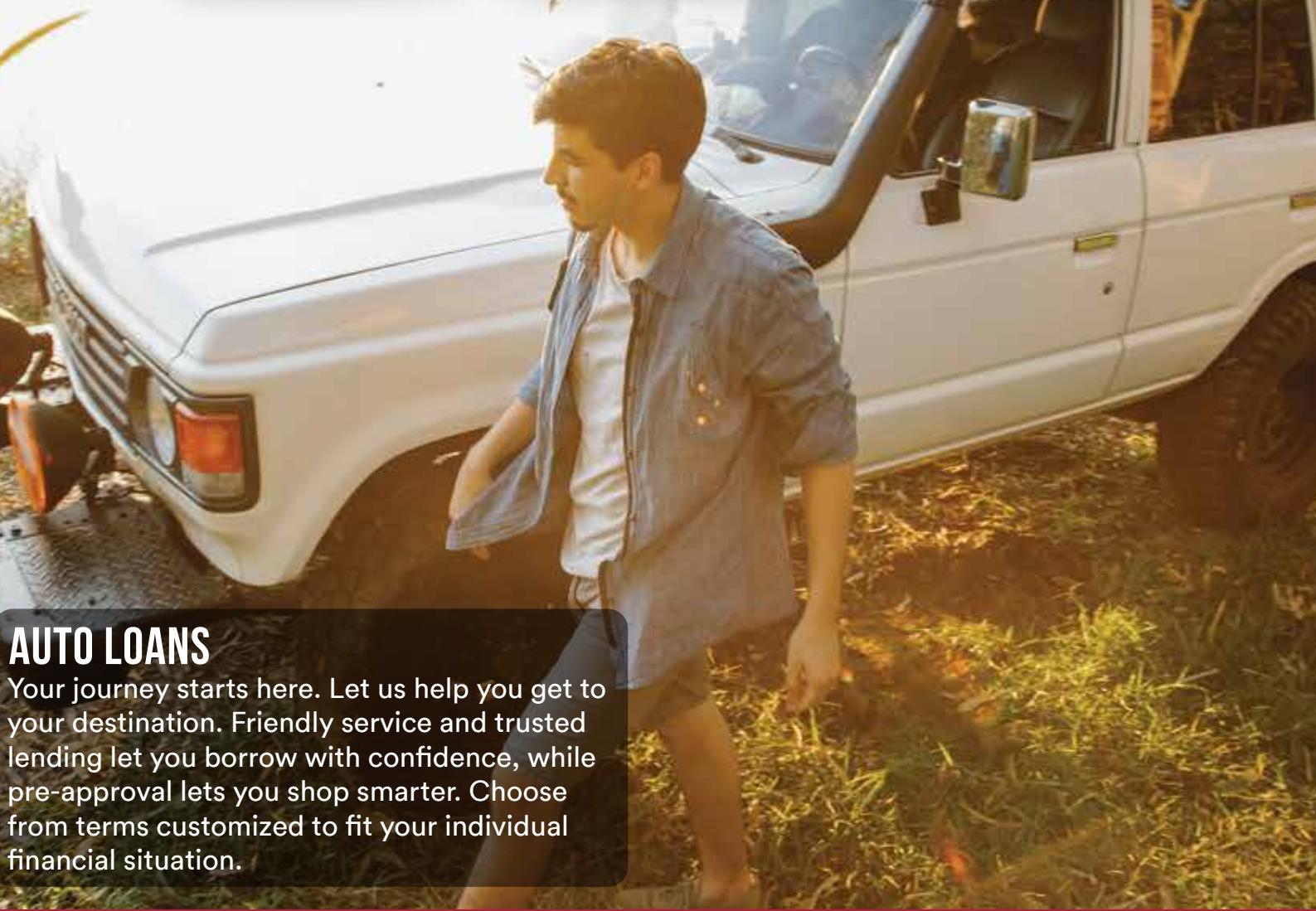


IN THE LOOP

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

Keeping you safe while
reopening all branch lobbies

SUMMER 2021 COMMUNITY UPDATES

Back 2 School drive kick off
& Dick Veech Scholarship winner

TECHNOLOGY UPDATES

Meet our new chatbot Cedric
and see how he can help you

A MESSAGE FROM CENTRICITY CREDIT UNION

“ DEAR MEMBER

As of June, all 3 of our branch lobbies have reopened! We're excited to welcome you back through our doors. Drive thrus still remain open and available for transactions. We look forward to seeing you in-person again!



[Facebook.com/centricitycu](https://www.facebook.com/centricitycu)



@CentricityCU



@CentricityCU

HOME LENDING



We've all heard the term "Shop Local, Buy Local", but how often do we think of that phrase in terms of the services we use? When you make a purchase, whether it be a tangible item or the use of a service, consider how much of your purchase stays in your community when you spend it in a locally owned store (credit union) versus a chain outlet or a remote online store. During recent months, interest rates dropped and the mortgage world exploded. This included many chain and remote online mortgage companies approaching members of the community to encourage mortgage refinances, thereby taking business away from your locally owned and supported financial institutions, such as Centricity Credit Union.

When you choose to do business locally, not only do you get great personal service, but you get to put a face with the name of the person you are working with. At Centricity Credit Union, we want to support you wherever you are on your home journey. Our mortgage officers have extensive knowledge and exceptional service; from home refinances, new home purchases, second home purchases, and anything in between, Centricity has the expertise to support you. In addition, we can provide home equity loans & lines of credit, construction loans, and land loans.

We would appreciate it if you would pay it forward by shopping with us and keeping your business local so we can, continue to support our community and provide amazing benefits to you, our members. Speaking of local, we'd love to introduce you to our local mortgage officers who are eager to help you with any of your home needs. If you haven't refinanced yet, it's not too late! Rates are still at an all-time low and we are happy to provide a free consultation to anyone curious about whether a refinance is right for them.

- Tory Lukovsky, VP of Credit Risk

Meet your local home lending experts

LINDA PROCTOR NMLS# 343288



“ Being a mortgage loan officer is so rewarding for me. I love helping members purchase their first home or their dream home, refinance their existing home to consolidate debt, or to lower their interest rate and get some financial relief.

- Linda

FEATHER TANKERSLEY NMLS# 1016179

“ I love helping our members! No matter where you are in your financial journey, contact me to talk about first time homebuying, buying a new home, building your dream home, or simply refinancing. I am here to help you however I can!

- Feather



BILLYE GOENEN NMLS# 758779

“ I do what I do because I love making people's lives happier. Whether it's helping them find their first home, their forever home or making their current home more affordable to them. Life is truly a journey and it's kinda cool to be a part of someone else's adventure.

-Billye



TECHNOLOGY



MEET CEDRIC OUR NEW CHAT BOT

Cedric is our new AI powered Chat Bot that can help you navigate our website, learn about products and services, and help with basic questions about the Credit Union.

To use Cedric, just click the pop up or icon in the bottom right corner of the website and ask your question!



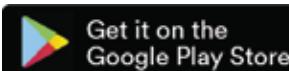
REMOTE DEPOSIT CAPTURE

Deposit checks anytime, anywhere.

Now in your Centrivity 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 equipped smartphone.

Download our convenient mobile app to get started.



FRAUD MONITORING

With Centrivity 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://centrivity.org/text-fraud-monitoring/> to learn more about Text Fraud Monitoring.

UPDATES



Introducing the...

CU up North Kids Club AND WANDERLUST YOUNG ADULTS ACCOUNT

The newly rebranded kids club account is now split into two; CU up North Kids Club and Wanderlust Young Adults account. Your child will benefit from an account that tailors specifically towards their age and stage in their financial journey.

If your child already has a kids club account with us, you don't need to do anything! This is still the same \$5 Kids Accounts, just updated to better educate kids based on their age. Depending on your child's current age, they will automatically be put into the correct account.

Learn more about the financial education that makes learning about finances fun and interactive through Banzai.

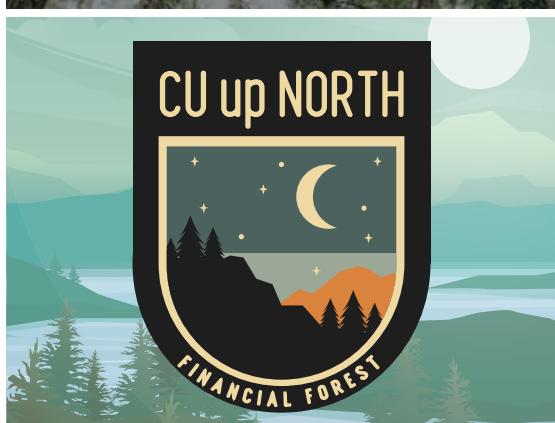


FINANCIAL EDUCATION MADE FOR YOUNG ADULTS

Ages 13-18

Start your financial adventure off right with tips and tools to help you save, learn and grow. Centricity CU has partnered with Banzai to bring you clear, in-depth lessons to help you dive into the financial topics you care about most.

Everything you want to learn and more in one place.



WELCOME TO THE FINANCIAL FOREST WITH OUR NEW CU UP NORTH KIDS CLUB ACCOUNT!

Ages 0-12

Walk through the Financial Forest with Banzai and learn more about how to bank and save with child-friendly content. Your child will learn about the beginnings of money and how it works.

Teaching kids about personal finances gives them a head start!

The adventures begin with their new furry friends including, Bernice the bear and Finn the fox, who help encourage engagement and learning!

Visit our website to learn more about our new Kids & Young Adults Accounts

Centricity.org/cu-up-north-kids-club/
Centricity.org/wanderlust-young-adults-account/

COMMUNITY NEWS & EVENTS

DICK VEECH SCHOLARSHIP WINNER

The Dick Veech Scholarship is awarded to a Hermantown High School senior athlete who participated in at least one varsity sport, met eligibility requirements, a conscientious student in the classroom, and active in their community.

This years winner is Tessa Paczynski. She will be attending the University of Minnesota - Twin Cities in the fall of 2021 to major in biochemistry. After obtaining her undergraduate degree, she plans on attending a two year physician assistant masters program. She spent her time at Hermantown High School playing on the volleyball, tennis and softball team while also volunteering her time in the community. She is a well deserving recipient of the Dick Veech Scholarship.

Congratulations Tessa and the class of 2021 on your many achievements!

2021 BACK 2 SCHOOL DRIVE

Donate to the Back 2 School Drive!
Collecting funds at each branch from July 21st-August 27th!



Donate through drive-thru or branch lobby:
Bernice the Bear - \$10 Finn the Fox - \$5 Ollie & Wally - \$1

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



**SONS of
NORWAY**



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

BRANCH LOBBY HOURS

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

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.



Online Banking: www.centricity.org

Call Center: 218-729-7733

Herman (Telephone Account Access): 1-800-417-1815

This newsletter is published periodically for informational purposes only and is not intended to provide investment, tax, or legal advice. All information contained is believed to be accurate, however, accuracy cannot be guaranteed.