Be different.

Carry the Centris FIXED-RATE Visa®.
Be different. Choose Centris.

Settling for a national brand credit card is the easy choice, and everyone is doing it. But, going with the crowd isn’t always the best choice. Be different and choose a local credit card that gives you the freedom to spend with confidence knowing your rate won’t change.

Worry less about fees and high interest rates, and do more with the convenience of a straightforward Centris Visa® credit card that offers:

- Low fixed rates ranging from 9.9% APR* to 17.9% APR*
- No annual fee
- No balance transfer fee

Welcome to a different credit card. Welcome to a better credit card. We’re glad you’re here.

Apply now: try.centrisfcu.org/bedifferent2

Centris
FEDERAL CREDIT UNION

(402) 315-2693 • (800) 334-2328
try.centrisfcu.org/bedifferent2

*Federally insured by NCUA. Fixed annual percentage rate. Rates may vary based on individual creditworthiness. Subject to credit approval. Programs, rates, terms and conditions subject to change without notice. Must be 18 years of age or older. Contact Centris for complete terms and conditions at (800) 334-2328.
To start your pre-approval application, visit centrisfcu.org/mortgages/ or call (402) 334-7000
It’s no secret houses are selling quickly in today’s market. If you’re looking to buy, we want you to have every assurance you will close on the home of your dreams without worry. Our Platinum Preferred Home Buyer Program offers those assurances through simple pre-approval, rate protection, on-time closing and a rapid mortgage application.

**Verified Pre-Approval¹**
- Simple and quick with our online application and secure document upload
- Designated mortgage representative available to speak with at any time

**Rate Guard²**
- Protected interest rate for 90 days that will safeguard you from potential market rate increases
- If the market rate increases, you get the benefit of the lower rate

**On-Time Closing³**
- We take pride in closing the home loan on time
- Receive $500 if the loan does not close on time

**Rapid Mortgage Application**
- Apply for pre-approval without stepping into a branch
- Mortgage representative available to answer any questions no matter where you are in the online application process

¹ Federally insured by NCUA. Participation in the verified pre-approval program is based on a comprehensive analysis of your credit, income, employment status, debt and assets. If new information materially changes the pre-underwritten decision resulting in a denial of your credit request, if the loan fails to close for a reason outside of Centris’ control or if you no longer want to proceed with the loan, your participation in the program will be discontinued. If your eligibility in the program does not change and your mortgage loan does not close on time, you will receive a $500 lender credit at closing. Additional conditions or exclusions may apply. Certain underwriting requirements and conditions apply. Subject to credit approval. Programs, rates, terms and conditions may change without notice. Inquire at Centris for complete terms and conditions at (800) 334-2328. Corporate NMLS 490617.

² Rate guard protects the initial interest rate for up to 90 days on conventional, FHA or VA purchase loans. The exact interest rate will depend on the day the rate is locked. Once a signed purchase agreement is submitted, we’ll compare the rate to our published rates for that date and lock the interest rate at the lower of the two rates for an additional 60 days.

³ If the home loan does not close on the date specified in the signed purchase agreement, $500 will be credited to the buyer on the final closing disclosure. Any person earning more than $600 in refunds, rebates or prizes from Centris will receive an IRS 1099-MISC form at the end of the calendar year in which the money is allocated and a copy of such form will be filed with the IRS.