



Your Quarter's Worth



REGIONAL
Federal credit union

JANUARY 2016

Breathe Easy With a Debt Consolidation Loan from REGIONAL



What does it feel like to get your credit cards and high-interest loans under control?

It's like coming to the top of a mountain peak, breathing the fresh, clear air, being able to see for miles around.

With a Debt Consolidation Loan from REGIONAL, you can combine your balances into one monthly payment that saves you money.

You'll pay less in the long run, and you'll know exactly when your balance will be paid off in full, a

as low as

5.99%
APR*

luxury that credit cards usually don't offer.

Our Debt Consolidation Loans let you borrow up to \$20,000 for up to 60 months, and right now our rates are as low as 5.99% APR.*

Call **1-800-762-7419** and talk to a Lending Expert, or apply online at regionalfcu.org, and find out what it feels like to breathe a little easier.

*APR means Annual Percentage Rate. Rate shown reflects 60-month term with 0.25% discount for Automatic Payments and 0.25% discount for online application and is accurate as of 1/1/2016. Other rates and terms are available. Rates are subject to change without notice. Not all applicants will qualify for lowest rates. Rates are based on credit history and qualifications. Standard loan approval criteria apply. This offer expires 2/29/2016. Floor rate for this promotion is 5.99%. Maximum rate is 18.00%. See a Lending Expert for full details.

2016 Board of Directors Elections

The following directors are up for re-election at the 2016 Annual Meeting:

Bill Chappo

- Graduate of Portage High School
- B.S. Elementary Education, Ball State, 1974
- M.S. Elementary Education, Indiana University, 1983
- REGIONAL member for over 30 years
- Varsity Diving Coach – Portage Township Schools; Valparaiso Community Schools; Munster High School
- Elementary school teacher – Portage Township Schools, 1974-2012
- Lake Effect Miata Sports Car

Club – past president, vice president

Joan McInerney

- Graduate of Bishop Noll Institute
- Purdue University – Accounting
- Resident of St John
- Pepsico – Director, Business and Systems Integration
- Board Member since 2012
- St. Michael – Pastoral Council; Welcoming Committee; Our Lasting Legacy Fundraising Committee

Anyone wishing to run for the Board must contact REGIONAL President/CEO Jill Banning at 219-845-5654 by February 20, 2016.

Tax Season Scams

Tax season is almost here, and with it come scammers attempting to steal your personal information, money, or both.

Remember: the IRS is never going to contact you via email and ask you to “verify” information or open an attachment.

Likewise, the IRS will not call you and ask for account information or payments over the phone, and will under NO circumstances require (or even accept) prepaid cards (MoneyPak, gift cards, etc.) as payment for taxes owed. Be suspicious of unexpected emails and calls, and never reveal personal information to a stranger.

REGIONAL Federal Credit Union Privacy Notice

REGIONAL is committed to providing competitive products and services to meet your financial needs and help you reach your financial goals. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a service representative at 1-800-762-7419.

Our commitment to providing competitive products and services makes it necessary that we share information about you in order to complete your transactions and to provide you with certain financial opportunities. To do so, we have entered into agreements with other companies who provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose any or all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have a joint marketing agreement. To protect our members' privacy, we work only with companies that agree to maintain strong confidentiality protections and to limit the use of information we provide. We do not permit these companies to sell the information we provide.

Information We Collect And Disclose About You

We collect the following nonpublic personal information about you from a variety of sources.

- From membership and loan applications and other forms, we obtain information such as name, address, social security numbers and income.
- From your transactions with us or other companies that work closely with us, we obtain information such as your account balances, payment history, joint

2016 Annual Meeting: Important Information

Our Annual Meeting will be held at 4:00 p.m. on Wednesday, April 27th in the Community Room at our Hammond location (7144 Kennedy Avenue).

Please note the location change this year. Additionally, the 2016 Annual Meeting will not include a full meal as in past years. Light refreshments will be available.

Why have we scaled back the Annual Meeting? It comes down to the credit union's responsibility to our owners – YOU. We exist for the purpose of helping our members achieve their financial goals. That's why we're a not-for-

owners and credit card usage.

- From consumer reporting agencies, we obtain information such as your credit history.
- From verifications on your completed forms, we obtain information from current or past employers, other financial institutions and other sources listed.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose for your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard personal information.

What Members Can Do To Help

REGIONAL is committed to protecting the privacy of its members. You can help by following these simple guidelines:

- Protect your account numbers, card numbers, personal identification numbers and passwords. Never keep your PIN with your debit or credit card, which can provide access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. Official credit union staff will have access to your information and will not be calling your home requesting this information.
- Keep your information current. It is important that we know how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address changes, please let us know.

profit – the money we make is returned to our members in the form of higher returns on savings, lower rates on loans, lower fees and free services.

That means making the most of every dollar that we invest, and every dollar we spend. The costs of the Annual Meetings, including hall rental, food, printing costs, door prizes, giveaways and decorations have increased every year, not including the time investment required of our team members. It may not seem like a lot of money on its own, but our job is to maximize your returns, and every dollar counts.