



Your Quarter's Worth



REGIONAL
Federal credit union

APRIL 2016

Refinance Your Auto Loan as low as 2.19% APR* Plus up to \$500 Cash Back** or No Payments for 90 Days***

Saving money is a hoot, and you can do it every month when you refinance your Auto Loan with REGIONAL!

Right now REGIONAL has Auto Loan rates as low as 2.19% APR*, but we don't stop there...we'll also give you a choice of up to \$500 cash back** OR no payments for 90 days.***

Call 1-800-762-7419 or apply, get approved and sign for your loan—all online!—at regionalfcu.org.



*APR=Annual Percentage Rate. Maximum possible rate for this promotion is 16.44% APR. Floor rate is 2.19% APR and reflects discounts for online application, fuel-efficient vehicles (over 30 MPG average) and Auto Pay. Rate is accurate as of March 1, 2016 and is based on a term of 36 months. Member must have automatic payments withdrawn from an established REGIONAL savings or checking account to be eligible for discount or paid by payroll deduction. Not all applicants will qualify for the lowest rate. Rates and terms are subject to change based on market conditions and borrower eligibility. Promotion may change without notice. Promotion ends April 30, 2016. Rate advertised reflects all possible discounts available. Other rates and terms are available. See credit union for full details.

**Cash back equal to 1% of total disbursed loan amount. Maximum \$500. See credit union for full details.

***Certain conditions apply. Not all applicants will qualify. Cruise Program auto loans only. During the 90-day period, interest will accrue on total loan amount. Applicants who do not qualify will receive 1% cash back option.



Our improved REGIONAL Mobile app has been launched and is ready to download from the App Store (iOS) or Play Store (Android).

All users: your old REGIONAL Mobile app will no longer work as of the beginning of April 2016. Once you've got the new update (see details below), **you will now use your Online Banking information to log in.**

Apple (iOS) users: go to the App Store, find REGIONAL Mobile in the list of apps with available updates, and install the update.

Android users: delete your current REGIONAL Mobile app, then visit the Play Store to download the new one.

BlackBerry users: REGIONAL Mobile is now available through BlackBerry World.

2016 Annual Meeting

4:00 p.m.
Wednesday, April 27, 2016

REGIONAL
7144 Kennedy Ave.
Hammond, IN 46323

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



What's Squirreled Away in YOUR Home?

Home Equity Loans as low as 2.74% (variable)

Every time you make a payment on your home, your equity increases. REGIONAL can help you put that equity to use with great rates as low as **2.74% APR* (variable)** or **3.50% APR** (fixed)** with no closing costs!

Home improvements, major purchases, college expenses, bill consolidation—the possibilities are all squirreled away in your equity. It's time to put it to work! Talk to a REGIONAL Lending Expert at **1-800-762-7419** or [apply online](#) today.



*APR equals Annual Percentage Rate. The Home Equity Line of Credit is a variable rate line of credit, offered to qualified borrowers. The rate you receive is based on loan requirements, your personal credit profile and the loan to value (LTV) of your home less any first mortgage balance. Rates may vary based on creditworthiness. Rate is based on Wall Street Journal (WSJ) Prime; as of 4/16/2015 was 3.25%, which results in APRs of 2.94% - 4.50%. The floor rate is 2.94% and the ceiling rate is 4.50%. Credit is limited to owner-occupied residence of Lake and Porter Counties of Indiana. Property insurance required. Flood insurance may be required. Your monthly minimum payment will equal 1.00% - 1.50% of the outstanding loan account balance (principal plus interest). The minimum payment percentage is based on the creditworthiness of the borrower as indicated from the credit-reporting agency. Payment changes occur only when future advances are made. No annual fees. No closing cost. Offer is subject to change without notice. Rates, fees and terms are subject to change without notice. Interest paid on the Home Equity Line of Credit may be tax deductible. Consult your tax advisor about the deductibility of interest.

**APR equals Annual Percentage Rate. The rate you receive on a fixed rate installment Home Equity Loan is based on loan requirements, your personal credit profile and the loan to value (LTV) of your home less any first mortgage balance. Rates may vary based on creditworthiness. An additional rate discount will apply with the setup of automatic payment. For example, the monthly payment on a five-year \$25,000 loan at 3.50% will be \$454.83. Example payment does not include amount for taxes and insurance premiums, if applicable. Actual payment obligation will be greater. Rate and payment example reflect all discounts available. Credit limited to owner-occupied residence of Lake and Porter Counties of Indiana. Property insurance required. Flood insurance may be required. No annual fees. No closing cost. Offer is subject to change without notice. Rates, fees and terms are subject to change without notice. Interest paid on the Second Mortgages may be tax deductible. Consult your tax advisor about the deductibility of interest.

REGIONAL Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a REGIONAL member, you can save each month on your wireless data – plus have your activation and upgrade fees waived.

Our members can get:

- **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

Ways to get your discount:

- Call **877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store and let them know you're a credit union member; mention Corporate ID: **NACUC_ZZM**.



Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or www.Sprint.com/verify to verify your membership.

Stop paying too much for your wireless data service. Start saving with the Sprint Credit Union Member Discount today

2016 Closings

Memorial Day
Monday, May 30th

Independence Day
Monday, July 4th

Labor Day
Monday, September 5th

Thanksgiving
Thursday, November 24th

Christmas Eve
Saturday, December 24th

Christmas Day (obs.)
Monday, December 26th

New Year's Day (obs.)
Monday, January 2nd

Refer a Friend to REGIONAL and get CASH

REGIONAL will give you \$25 when you refer a friend, family member, coworker or acquaintance and they open a new REGIONAL account with qualifying services.*

It's a win-win: you get cash, they get to experience the benefits of REGIONAL membership, like better rates on savings, lower rates on loans and great service.

Ask a REGIONAL representative for some Refer-a-Friend cards at any REGIONAL office.

*Money will be credited to current member account after 60 days of active membership. Current member must have an account in good standing and must have not previously caused a loss to REGIONAL. New deposit accounts and loans are subject to approval. "Refer-a-Friend" bonus will be credited to referring member's savings account after new member's savings and checking account has been opened or after member's savings account has been opened and VISA credit card balance transfer of at least \$2,500 has occurred.