



# Your Quarter's Worth



REGIONAL  
federal credit union

JULY 2016

## Save Money While Earning Chances to Win Cash Prizes!

REGIONAL wants to reward our members for saving more of their hard-earned money, and we can't think of a better way than with more cash. When you participate in Save to Win, every time you make a savings deposit of just \$25, you'll be entered in the monthly and quarterly prize drawings – and best of all, **it's free!**

All of the money that piles up in your Save to Win account is yours to keep along with the interest you earned, so there's never been a better time to get the ball rolling on your savings plan.

Since 2009, Save to Win has helped credit union members save more than \$100 million. In addition to savings, more than \$1.7 million in prizes have been given away to participating members nationwide. With monthly and quarterly prizes ranging from \$25 to \$5,000, members save money, gain interest and have a chance at great cash prizes. With a Save to Win account, there's nothing to lose and everything to win!

**Talk to a REGIONAL member service representative to open your Save to Win account and start saving today.**



# SAVE TO WIN

## What Can You Do With a Personal Loan? Anything & Everything!

A Personal Loan from REGIONAL lets you borrow up to \$20,000 for up to 60 months. It's like having the flexibility of a credit card, with lower fixed rates and a set payoff date.

What can you do with a Personal Loan? Anything and everything! Tackle that home improvement project, have that dream wedding or vacation, consolidate your high-interest credit cards into one monthly payment, use your loan for major purchases, education expenses, or anything you can imagine.

Talk to a Lending Expert or [apply online](#) today. What will you do with YOUR Personal Loan?

**Call: 1-800-762-7419**

**Apply Online: [regionalfcu.org](http://regionalfcu.org)**



\*APR equals Annual Percentage Rate. Not all applicants will qualify for lowest rate. Rates are based on credit history and qualifications. Rate is accurate as of 6/1/2016. Rate shown reflects 60-month term with 0.25% discount for Automatic Payments and 0.25% discount for online application. No other discounts can be applied to Personal Loan promotion. Rates are subject to change without notice. Other rates and terms are available. Promotional rate does not apply to members with existing loans. Members with an existing loan may refinance loan. Existing members with loan must qualify for promotional rate and pay a refinancing fee. Standard loan approval criteria apply. Floor rate for this promotion is 5.99%. Maximum rate is 18.00%. This offer expires 7/31/16. Promotion may end at any time without notice. See a Lending Expert for full details.

# How to Change Your Online Banking Username

By default, REGIONAL Online and Mobile Banking use your account number as your username when you log in. However, you can change your username to something else, which can help keep your personal information more secure – if someone fraudulently obtained your username, they wouldn't have your account number, too.

## Changing your username:

1. Log in to Online Banking at regionalfcu.org
2. Click "Customer Service" in the menu
3. Select "Username Change" from the drop menu
4. A window will pop up; type your new username in this window
5. Click "Submit"

Be sure to remember your new username, and if you use any password software (such as Lastpass or Keeper), make sure you update those as well. Mobile Banking users will have to visit the website to perform this function; username change is not currently available through the app.

## Join the Sprint Network and Save

Tired of all the dropped calls, slow speeds, and pricey monthly bills? Make all of those a thing of the past with the Sprint Credit Union Member Discount. Credit union members can save each year on their monthly data service – all while enjoying Sprint's fast, reliable, 4G LTE network.

There are two ways to save with Sprint:

### Members

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention **Corporate ID: NACUC\_ZZM**

### Business Members

- Get a **15% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention **Corporate ID: NACUC\_ZDS\_ZZM**

### Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify our credit union membership

1. Free Love My Credit Union Rewards app for Android and/or iPhone.
  - iPhone users find it at the **Apple App Store**.
  - Android users find the app in **Google Play**.
  - Search for "Love My Credit Union Rewards."
  - You will be prompted to black out all confidential information within the app.
2. Fill out and fax the Sprint Verification Form (<http://www.lovemycreditunion.org/sprint>) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.
3. Visit [www.sprint.com/verify](http://www.sprint.com/verify) from a mobile device.
4. Sign up for Sprint's AutoPay using your credit union checking account or credit union debit/credit card: <http://www.sprint.com>.

Start getting clearer calls, fewer dropped call, and a faster network today with Sprint. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more and to start saving with the Sprint Credit Union Member Discount.



# SAVE OVER 35% Click Here!

**Username: RegionalFCU**  
**Password: SixFlags6**

## REGIONAL Refinances Business Loans

It's a basic rule of business ownership: lowering your expenses is *good*.

Did you know that REGIONAL refinances business loans?

If you've got a business vehicle or real estate loan, line of credit or other type of business loan at another financial institution, REGIONAL can help you save money—every single month! REGIONAL is your community-based business lending partner. Call 1-800-762-7419 and talk to a Lending Expert.