



# Savings

What are your dreams? Whether you're looking for short or long term savings options, REGIONAL has what you need to maximize your returns.

## Regular Savings

Your Regular Savings is your gateway to all that REGIONAL has to offer. A minimum of \$5 is required to open and maintain this account. Regular Savings earns interest on balances of \$200 and over.

- Minimum balance: \$5 Minimum balance to earn interest: \$200
- Withdrawals may be made at any time
- Required to maintain active REGIONAL membership

## Special Savings

Your Special Savings Account can be anything you want it to be—you even pick the name! Save for that special vacation, holiday trip, gift, entertainment event, or anything you wish. A minimum of \$200 is required to earn interest.

- No minimum balance
- Minimum balance to earn interest: \$200

- Withdrawals may be made at any time
- Member chooses name for account

## D.C.A. (Daily Cash Account)

Your D.C.A. account earns a higher dividend than regular savings, and your funds are available for withdrawal at any time without penalty. A minimum balance of \$2,500 is required to earn interest on this account.

- Higher interest rate than Regular or Special Savings
- Minimum balance: \$2,500
- Deposits and withdrawals may be made at any time
- No set maturity date

## Christmas Savings

Need an extra incentive to keep your funds in savings? Our Christmas Savings Account was made for you!

This account earns interest and can be deposited to at any time. Withdrawals can be made penalty-free between November 1st and December 31st. A \$15 penalty applies for withdrawals at any other time.

- No minimum balance
- Minimum balance to earn interest: \$200
- Deposits may be made at any time
- Withdrawals may be made without penalty from November 1st through December 31st
- \$15 fee assessed for withdrawal at any other time

## Save to Win

Save to Win is a special savings account that gives you all the benefits of having a savings account — plus more! You get chances to win \$5,000 quarterly prizes, plus monthly cash prizes! Every \$25 deposit into this share certificate helps build your savings and gets you another chance to win — up to 10 chances every month. Plus, all the money you deposit into the Save to Win account is still yours, with dividends!

Save to Win runs year-round and members can open a Save to Win account at any time. The sooner you start saving, the more entries you will earn towards monthly and quarterly prizes!

To participate, you must be at least 18 years or older. Not everyone will win a prize, but if you make regular deposits into your Save to Win account all year, you are guaranteed to end up with more money saved than you started with. You seriously have nothing to lose — and everything to win!

**SAVE  
TO  
WIN**

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

**Click:** [regionalfcu.org](http://regionalfcu.org)

**Come In:** Hammond | Portage | Valparaiso



**REGIONAL**  
federal credit union

