



Your Quarter's Worth



REGIONAL
federal credit union

JANUARY 2017

See Your Horizon! Debt Consolidation Loans as low as 6.24% APR*

When you've got credit card debt, it can seem like there's no end in sight. Make only the minimum payments and it could take decades to become debt-free.

With a Debt Consolidation Loan from REGIONAL, you can roll your high-interest revolving debts into one monthly payment with rates **as low as 6.24% APR***, **no payments for up to 45 days**** and a fixed payoff date with terms up to 60 months.

Debt Consolidation Loans up to \$20,000 are available. See your horizon and all the possibilities. Call **1-800-762-7419** and talk to a Lending Expert, or apply, get approved and sign - all online! - at regionalfcu.org today.

DEBT CONSOLIDATION LOANS
as low as **6.24%**
APR*

*APR=Annual Percentage Rate. Rates are subject to change without notice. Not all applicants will qualify. Rates are based on credit history and qualifications. Rate advertised reflects all available discounts (0.25% online application and 0.25% setup of automatic payments). No other discounts can be applied to Debt Consolidation promotion. Rate shown reflects lowest possible rate and term up to 60 months. Promotion may end at any time without notice. Offer valid from January 1, 2017 through February 28, 2017. All loans must be disbursed by March 11, 2017. Does not apply to loans currently financed through REGIONAL federal credit union unless new money is added to the existing loan balance. Certain conditions apply. See a Lending Expert for full details.

Fraud Prevention Resolutions for 2017

The start of a new year is a good time to take stock of where you've been and think about where you'd like to go. For a lot of us, those resolutions have to do with food and exercise, but this year why not also make a few small changes to help protect yourself from scams and identity theft?

Think Before You Respond

A scammer's worst-case scenario is a potential victim who takes a moment to think about a situation before handing over personal information or money. Many scams operate on fear ("act now or else ____") or greed ("act now and get something for nothing"). When you take time to think, you give your gut a chance to tell you something isn't right.

Don't Share Garbage Online

Have you seen one of those pictures that are supposed to be a pallet of boxes containing free passes to Disney World,

and all you have to do to have a chance to win one is to like the page, comment something on the photo, and share it? Those are a scam. Every single time.

Those fake pages are designed to rack up tons of likes, then are sold to someone else who changes the page and fills your news feed with links to scam websites or malware.

Don't Click Links or Open Attachments in Suspicious Emails

If you weren't expecting an email, don't open it, and especially don't click on any links or open any attachments. Assume every email comes from a stranger whose identity you have no way of verifying.

Also, your financial institution already has your personal information, and they're the ones who gave you your account and card numbers. They're

not going to email you asking you to "verify" anything.

Hang Up on Suspicious Phone Calls

It doesn't matter what the caller ID says, if someone contacts you and starts asking for personal information or account numbers, or is trying to scare you into doing so, hang up right away. The IRS isn't asking you to purchase gift cards to pay a tax debt, you didn't win a vacation or the lottery, and nobody is on their way to arrest you unless you give a credit card number.

Educate Others

If you come across a scam in your daily life, or learn about a new one from another source, share the information with other people you know. The more people learn to recognize an attempted scam, the harder it becomes for these criminals to do business.

REGIONAL Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash back with every new line activated with Sprint – no limits! Current customers will receive \$50 for every line transferred, no limits. Plus, a \$50 loyalty reward every year for every line.
- Save up to \$15 on TurboTax federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.
- Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of REGIONAL.

Start saving today at LoveMyCreditUnion.org.

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

Start Saving for the Holidays Now with Christmas Club

Sometimes the holidays can leave you feeling a little strapped. Get a head start this year with a Christmas Club account from REGIONAL!

Our Christmas Club account earns interest just like a Regular Savings account and can be deposited to at any time. Withdrawals may be made penalty-free between November 1st and December 31st, giving you an extra incentive to keep your funds in savings for the holidays.

Get started today – talk to a REGIONAL team member about setting up your Christmas Club account, then set up recurring transfers in Online Banking and watch your holiday savings grow all year long!



the ball rolling on your savings plan.

With nothing to lose and everything to win, it's time to Save to Win. Talk to a REGIONAL member service representative to open your Save to Win account and start saving today.



2017 Holiday Closings

Presidents Day
Monday, February 20th

Good Friday
Friday, April 14th
(close at noon)

Memorial Day
Monday, May 29th

Independence Day
Tuesday, July 4th

Labor Day
Monday, September 4th

Thanksgiving
Thursday, November 23rd

Christmas Day
Monday, December 25th

Save the Date: 2017 Annual Meeting

Wednesday, April 19, 2017
4:00 - 6:00 p.m.

Jean Shepherd Community Center
3031 J.F. Mahoney Dr.
Hammond, IN 46323

All REGIONAL members are invited to vote on board members up for reelection. No R.S.V.P. required to attend. Hors d'oeuvres will be provided.

Anyone wishing to run for the REGIONAL Board of Directors must contact REGIONAL President/CEO Jill Banning at 1-800-762-7419 by March 10, 2017.

Directors up for re-election at this year's Annual Meeting:

- Bobbie Escalante
- Marv Allison
- Bob Urick