



# Your Quarter's Worth



REGIONAL  
federal credit union

APRIL 2018

## Home Equity Line of Credit as low as 2.74% APR\* for 12 months

When you've got big ideas, a Home Equity Line of Credit from REGIONAL helps you make them happen. Home improvements, major purchases, a dream vacation, college expenses, consolidate your credit cards or other loans – your Home Equity Line of Credit puts your big ideas within easy reach.

Take advantage of this exciting introductory offer – as low as 2.74% APR\* for the first 12 months, then a great variable rate afterwards. Talk to a Lending Expert or [apply online](#) today.

**HOME EQUITY LINE OF CREDIT**

AS LOW AS  
**2.74% APR\***

**FIXED FOR THE FIRST 12 MONTHS**

\*APR = Annual Percentage Rate. Offer ONLY available for NEW home equity lines of credit applied for and approved between 03/08/2018 - 06/30/2018. All members will not qualify for promotional rate. The Home Equity Line of Credit is a variable rate line of credit, offered to qualified borrowers. Credit may not be extended if, after you respond to this offer, you do not meet our required credit criteria or you do not furnish the required collateral. 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. 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. Rate is based on Wall Street Journal (WSJ) Prime; as of 3/1/2018 was 4.50%, which results in APRs of 4.00% - 5.75%. Promotional rate of 2.74% will be adjusted one year for loan closing. If your account becomes delinquent at any time during the promotional period, you will forfeit these promotional terms and the APR on the unpaid balance will be increased to the appropriate quarterly rate offered at that time as disclosed in your original note. Between 03/01/2019 and 06/30/2019, the APR will be adjusted to the Prime Rate as published in the Wall Street Journal on 03/01/2018 plus or minus your current margin on the remaining balance and will be subject to change each quarter thereafter as stipulated by your original terms and conditions. Advance amounts must be within your existing credit limit. Advances in excess of your current credit limit will not be honored and may be subject to additional fees. Waiver of third party fee reimbursement may apply. Interest paid on the Home Equity Line of Credit may be tax deductible. Consult your tax advisor about the deductibility of interest. Offer expires 6/30/2018.

## “Apples to Apples” or “Apples to Oranges”

Consumers often ask me to provide them an “apples to apples” quote for their auto and homeowner’s insurance. They tell me they don’t want to pay for anything other than what they currently have.



Understood – nobody wants to pay for something unnecessary!

But...is there another way? Yes!! Let’s consider a few questions:

- Who picked out your current coverages?
- Have you recently discussed coverages with an Agent?
- Do you understand your coverages?

If you answered “No” or “I don’t know” to any of the above questions, an “apples to oranges” quote may be just what you need!

Our insurance Agent will review current coverages, ask questions about your needs and discuss recent life changes. This discussion will help her provide coverage recommendations and find

discounts to tailor a policy just for you!

Chances are high that you’ll save money, have better protection and learn more about your insurance needs through an “apples to oranges” quote.

Our Liberty Mutual Insurance Representative **Lesley Herod** will work side by side with you to find the best auto and homeowner’s insurance for your needs. Give her a call at **219-921-4004** today for your “apples to oranges” quotes. Be sure to mention your REGIONAL federal credit union membership!



- Research millions of vehicles in our massive inventory
- Save time and money with credit union pre-approval
- Refinance your existing auto loan
- NADA Trade-In Values – find out what your car is worth
- Free CarFax, vehicle comparisons, and more!

**The Power of Car Buying Is at Your Fingertips. Experience it now!**

<https://regionalfcu.groovecar.com/>

## Auto Loans as low as 2.29% APR\*

**Start It Up**  
Auto Loans as low as  
**2.29% APR**



checking out, or refinance your existing Auto Loan and save money every month.

[Apply online](#) today, or talk to a Lending Expert at 1-800-762-7419.

\*APR=Annual Percentage Rate. Offer excludes all loans already financed at REGIONAL federal credit union. Credit may not be extended if after you respond to this offer, you do not meet our required credit criteria or you do not furnish the required collateral. Maximum possible rate for this promotion is 16.39% APR. Floor rate is 2.29% APR and reflects a discount for automatic payment setup. No other discounts may be applied to this promotion during the promotional period. 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 June 30, 2018. Rate advertised reflects all possible discounts available. Other rates and terms are available. See credit union for full details. Must close loan by July 14, 2018. Certain conditions apply. Not all applicants will qualify. Cruise Program auto loans only.

It's time to start something up! Now through June 30, 2018, enjoy Auto Loan rates as low as **2.29% APR\*** at REGIONAL – new, used or refinance!

This special rate is available with terms up to 72 months. Drive home in that new or used auto you've been

## The benefits of membership have never been better with REGIONAL

Saving on the products and services you want and need has never been easier. Your REGIONAL membership can help you save money today with exclusive discounts and benefits from trusted partners. Members have saved nearly \$2 billion with great offers, such as:



- A \$100 cash reward with every new line activated with Sprint®! Current customers will receive a \$50 cash reward for every line transferred into Sprint® Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.\* And there's more! Members are eligible for 25% off accessories.
- Up to \$15 off TurboTax® federal products!
- An exclusive smoke communicator and a \$100 gift card with a new ADT® monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union® Rewards Program.
- Trusted protection at true savings with the TruStage® Auto & Home Insurance Program.
- Cash back at over 1,500 online retailers with Love to Shop.

Learn more about these and other valuable discounts at [regionalfcu.org](http://regionalfcu.org) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org), and start enjoying yet another benefit of being a valued REGIONAL member.

## REGIONAL means BUSINESS

No matter what your business lending needs are, a trusted financial partner who understands your goals and challenges is a must.

That's where REGIONAL comes in. Our Business Lending Experts are ready to discuss your plans and help you choose the right path to accomplish them. Whatever your business is, however large or small, REGIONAL is your partner for everything from business auto and equipment loans to real estate, a working capital line of credit and more.

The next step is only waiting for you to take it. Talk to REGIONAL today.

## Spring/Summer 2018 Holiday Closings

**Memorial Day**  
Monday, May 28th

**Labor Day**  
Monday, September 3rd

**Independence Day**  
Wednesday, July 4th

## Debt Consolidation Loans as low as 6.24% APR\*

When credit cards and other high-interest loans start to add up, it can feel like you've got no room to move or breathe. It can even affect your ability to prepare for emergencies or major life events. Nobody needs that kind of stress.

A Debt Consolidation Loan from REGIONAL can help you lower your monthly payments, break away from the minimum payment cycle, and breathe a lot easier. And with terms up to 60 months, you get the added bonus of knowing when your balance will be paid in full.

Loans up to \$20,000 are available for qualifying members. Call 1-800-762-7419 and to a Lending Expert, or [apply online at regionalfcu.org](http://applyonlineatregionalfcu.org) today.

\*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 March 1, 2018 through June 30, 2018. All loans must be disbursed by July 14, 2018. 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.

### ***REGIONAL and Member First: Your Home Team***

Purchasing a home is a big deal. Whether it's your first starter home, an upgrade to make room for a growing family, or a smaller space to fit your needs in retirement, you need financial partners you can trust to have your best interests in mind.

REGIONAL and Member First Mortgage work together to make your home buying experience go smoothly and help you reach your goals, with adjustable and fixed-rate mortgages and a variety of programs to suit every need. You can also save money every month, or even pay off your mortgage faster,

### **Beware of Home Repair Scams this Spring**

When the weather warms up, a lot of people start thinking about making repairs and improvements to their homes. It's also a time when home repair scams flourish. They approach you in person and offer a service (roof repair, tree removal, driveway repaving) at an attractive price, then either take your money and run or radically inflate the price after the (shoddy) work is completed.



when you refinance with REGIONAL and Member First.

When it's time to upgrade, downsize, or take the first step, talk to Member First Mortgage. Contact Member First Mortgage Consultant Karen Pimentel at 219-743-1328.

Never let anyone perform home repairs who approached you first, and always work with an established business, and insist on a contract and an agreed-upon price before any work starts.

For more tips like these, check out the [Fraud Prevention Unit website](#), or sign up online to [have them emailed directly to you](#)— new articles are published every other Wednesday.

## ***2018 Annual Meeting***

Wednesday, April 18, 2018  
4:30 - 5:30 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.

### **Get a \$100 Cash Reward for Every New Line You Switch to Sprint**

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.



Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.
- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!