



Your Quarter's Worth



REGIONAL
federal credit union

JULY 2018

REGIONAL Visa: FIXED Rates as low as 8.9% APR*

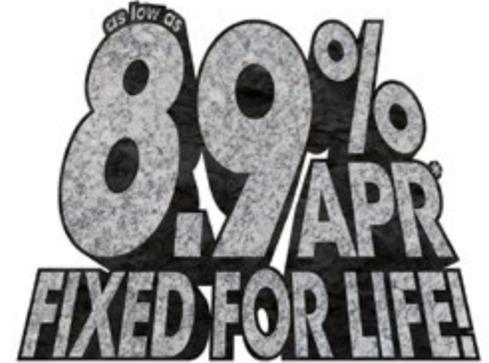
Did your variable-rate credit card bill come with a nasty little surprise recently?

That's the problem with variable rates: they can jump without much warning, and interest rates are rising across the board. Wouldn't you rather be *fixed for life*?

Your REGIONAL Visa Platinum card comes with fixed rates as low as

8.9% APR.* That's not just an introductory offer that goes away after a few months, either. With your REGIONAL Visa Platinum card, your rate won't suddenly leap (or gradually creep) upwards. Your rate is fixed.

You don't have to keep rolling the variable-rate credit card dice. Get *fixed for life* with a Visa Platinum card from REGIONAL. Call 1-800-762-7419 or [apply online](#) today.



*APR=Annual Percentage Rate. APRs for purchases: 8.9% - 14.9%. Annual Percentage Rates are based on certain credit-worthiness criteria. Not all applicants will qualify. Other terms and conditions apply. Information is accurate as of 7/1/2018 and may have changed after this date. Talk to a REGIONAL Lending Expert for full details.

Scam Prevention Basics: The Approach

If you read a lot of stories about people who fell victim to various types of fraud, you might start to see a pattern emerge, right at the beginning of every account. Here are a few examples of how some common scams might begin:

Lottery Scam: "I got this email that said I won a lottery. All I had to do to claim it was to wire seven thousand dollars to an agent to cover fees and taxes..."

Investment Scam: "This guy showed up at our church and said he had a new, secret investment just for us that was guaranteed to bring in a 23% return, probably more..."

Pigeon Drop Scam: "Somebody came up to me in a parking lot with a satchel full of money. He said he'd just found it in a ditch and wanted to know if I'd like to split it with him..."

Car Wrap Advertising Scam: "I got an email that said they'd pay me \$500 per week to have my car plastered with Dr. Pepper logos. They sent me a check and

told me to cash it then wire the funds to this other person..."

419 Scam: "An email came from somebody who got exiled from his home country and needed my help freeing up his vast wealth. In return he'd give me two million. All I had to do was wire six thousand dollars to bribe some government official..."

The easy answer is that they all involve the victim being told they're about to be well-paid for doing nothing, but look again at what happens even *before* money gets brought up: in every case, *the scammer was the one who contacted the victim*. Whether via email or in person, always be very suspicious of any stranger who approaches you with an opportunity to rake in free money, regardless of the details of the pitch.

Stay vigilant and informed! [Sign up for free fraud and identity theft prevention articles](#) emailed directly to your inbox. New articles are published every other Wednesday and you can unsubscribe at any time. Or [browse over 300 articles at the Fraud Prevention Unit website](#).

Control Your Money - Don't Let Your Money Control You!

MoneyDesktop is a FREE online money management tool, integrated into online banking, that empowers you to take control of your finances and simplify your life. Accounts, Spending, and Bubble Budgets are just a few of the tools to guide you.



ACCOUNTS

Get the full picture! See all your accounts, balances, and transactions together in one place.

SPENDING

Get powerful insights on where, when, and how you spend.

BUBBLE BUDGETS

Visualize and interact with your budgets in a more meaningful way.

Visit regionalfcu.org and log in to Online Banking to start using MoneyDesktop today!

Car Buying Tips: Your First Car Purchase

We all remember our first car; it's a special milestone. It's also important to remember these great tips:

1. Do your homework. Start researching online using our convenient [Auto Resource Center](#).
2. Assess your needs. Define how you will be using your vehicle.
3. Set your budget and look for vehicles that fit within it.
4. Know your credit score so you can get the best rate on a loan.
5. Decide whether you will make a down payment. Not every purchase requires this, but making one is usually a good idea. Your monthly payments will likely decrease.
6. Apply for a loan at your credit union in person or through your auto resource. They have all the answers for getting you into the vehicle of your dreams.

The Power of Car Buying Is at Your Fingertips. Experience it now at <https://regionalfcu.groovecar.com/>

- 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!



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

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:

- ♥ Get a \$100 cash reward for each new line you activate, up to 3 lines. Plus, get a \$50 cash reward every year for as long as you are a Sprint customer.*
- ♥ 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. Call 844-703-0123 to activate this special offer.
- ♥ Get trusted protection at true savings with the 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.

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



It's summer lovin' for REGIONAL members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- \$100 cash reward for each new line activated with Sprint*
- \$50 loyalty cash reward every year for each line activated or transferred*
- Current Sprint customers receive a \$50 cash reward for lines transferred into the program*
- 25% discount on eligible accessories



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

1. Become a Sprint customer and mention that you're a credit union member
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and a \$100 cash reward! It's just one more benefit of credit union membership.

*Three lines total, including all activated and transferred lines.

