



# Your Quarter's Worth



**REGIONAL**  
federal credit union

OCTOBER 2018

## Auto Loans as low as 2.74% APR\*

Thinking about a new car?

Enjoy rates as low as 2.74% APR\* with no payments for the first 90 days\*\* when you finance your new ride with REGIONAL.

[Apply online now](#), or call **1-800-762-7419** and talk to a Lending Expert.



\*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 16.64% APR. Floor rate is 2.74% APR and reflects all available discounts and is for a 36-month term. 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 Member must have automatic payments withdrawn from an established REGIONAL savings or checking account to be eligible for discount or paid by payroll deduction.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 October 31, 2018. Rate advertised reflects all possible discounts available. Other rates and terms are available. The vehicle year must be a 2015 or newer to receive the promotional rate. See credit union for full details. Must close loan by November 17, 2018. Certain conditions apply. Not all applicants will qualify. Cruise Program auto loans only.

\*\*90 Days No Payment Conditions: Member must have a credit score of 713 or higher. Not all applicants will qualify. During the 90-days no payment interest on the loan will accrue on the total amount of the loan. Other rates are available.

## \$500 Off Closing Costs\* – Limited Time Only!



Purchasing a home is one of the biggest financial decisions most people ever make. Whether you're buying your first home, upgrading to accommodate a growing family or moving into something smaller to better suit your needs, you need a trusted partner to help you find the right mortgage.

Our Lending Experts are ready to help, and for a limited time only you can get a \$500 credit toward your closing costs\* when you finance your home with REGIONAL.

Call **1-800-762-7419** or apply online.

\*Mortgage discount offer is for a limited time. New money only, cannot be used to refinance an existing REGIONAL federal credit union mortgage loan. FHA and USDA loans are excluded. One offer per household. 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 \$500 closing cost discount offer is available on applications received after August 26, 2018. \$500 promotional closing cost discount offer cannot be used toward down payment or with any other discounts and is not available on home equity or home equity lines of credit. If member refinances mortgage loan within the first 12-months of having the loan the loan discount must be repaid to REGIONAL federal credit union. REGIONAL federal credit union membership is required for loan funding. Membership requires a \$5 minimum deposit in a regular savings account. REGIONAL federal credit union (NMLS ID# 414873) reserves the right to cancel this promotion at any time without notice. Additional restrictions may apply. Standard underwriting guidelines apply. Member NCUA. Equal Housing Lender.

## Everyone in Lake County Can Join REGIONAL

Now your friends and family in the southern half of Lake County can experience what you've been telling them about – our field of membership has been expanded, and now anyone who lives, works, worships, attends school or does business in all of Lake County can become a member of REGIONAL.

That also means businesses located in Crown Point, Schererville, Dyer, St. John, Cedar Lake, Lowell and more can take advantage of REGIONAL's full range of business lending and account solutions.

Over 650,000 who live people in Lake and Porter Counties can now experience the REGIONAL difference. Tell your friends!

## 2018 Holiday Closings

### Thanksgiving

Thursday, November 22nd

### Christmas Eve

Monday, December 24th

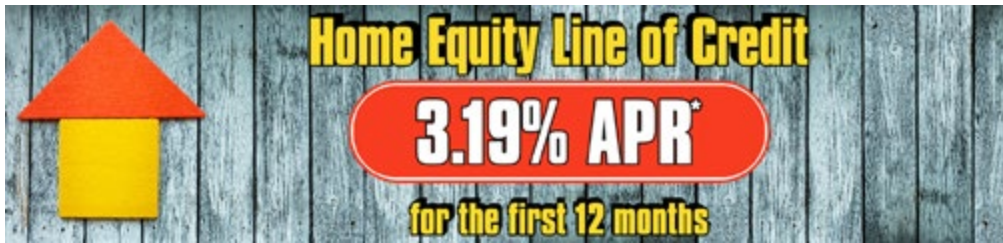
### Christmas Day

Tuesday, December 25th

### New Year's Eve

Monday, December 31st

(close at 3:00 p.m.)



## Put Your Equity to Work!

You've worked hard to build up the equity in your home – why not put it to work with a Home Equity Line of Credit from REGIONAL?

Now through October 31, 2018, get a fixed rate as low as 3.19% APR\* for the first 12 months, and a great variable rate after that.

[Apply online today](#), or call **1-800-762-7419** and speak to a Lending Expert.

\*APR = Annual Percentage Rate. Offer ONLY available for NEW home equity lines of credit applied for and approved between 08/27/2018 – 10/31/2018. 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. Must be an Indiana resident. 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. 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 8/1/2018 was 5.00%, which results in APRs of 4.50% - 6.25%. Promotional rate of 3.19% will be adjusted one -year from 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 monthly rate offered at that time as disclosed in your original note. Between 08/01/2019 and 10/31/2019, the APR will be adjusted to the Prime Rate as published in the Wall Street Journal on 08/01/2019 plus or minus your current margin on the remaining balance and will be subject to change each month 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 10/31/2018.

## Three Great Ways Membership Pays With Sprint®

Looking for a great plan and a little extra cash? REGIONAL members can tap into the Sprint Unlimited Plan and these amazing cash rewards. It's Sprint's best Credit Union Member Cash Rewards offer ever!

1. Members can get a \$100 CASH REWARD for each new line you activate with Sprint.\*
2. Current Sprint customers get a \$50 cash reward for each new line transferred into Sprint Credit Union Member Cash Rewards.\*
3. You'll get a \$50 loyalty cash reward every year for each line.\*
4. Plus, credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon\*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the BENefits of credit union membership. Sign up today!

\*Restrictions apply

LEGAL: FPO

\*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

## More money in your pocket, thanks to REGIONAL and Love My Credit Union® Rewards

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of REGIONAL, you can get discounts and rewards that include:

- 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.\*
- 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.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today!

**BENEFITS OF MEMBERSHIP**  
**\$100 CASH REWARD WITH EACH NEW LINE\***

[CALCULATE YOUR REWARDS](#)

\*Restrictions apply.

LOVE MY CREDIT UNION REWARDS | Sprint