



Your Quarter's Worth



REGIONAL
Federal credit union

APRIL 2019

Auto Loans as low as 2.99% APR*

Spring into savings with REGIONAL! Take advantage of Auto Loan rates as low as **2.99% APR*** for new or used vehicles—we refinance, too!

Apply online at regionalfcu.org or call **1-800-762-7419** today.

*APR=Annual Percentage Rate. Offer based on loan term of 60-months. REGIONAL federal credit union finances up to 125% of MSRP (new vehicles) or the NADA Retail Value (used vehicles). The maximum interest rate for this offer is 12.24% APR and the minimum approved loan amount is \$5,000. This offer may also be withdrawn if the value of the vehicle you are purchasing exceeds 125% of Loan-to-Value (LTV). Not all applicants will qualify for the lowest rate. Payment example: A 60-month loan of \$40,000 at 2.99% fixed APR will have 60 monthly payments of \$17.97 per \$1,000 borrowed. Rates current as of April 1, 2019 and are subject to change based on market conditions and borrower eligibility. Other rates and terms available. Subject to credit review. May not be combined with other offers. Auto loan rates reflect as low as rate with 0.25% discount for automatic payments. Ends June 30, 2019.



NEW, USED or REFINANCE

2019 Annual Meeting

Wednesday
April 17, 2019
4:30 p.m.

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

We'd love to see you at our 57th Annual Meeting! Hors d'oeuvres and beverages will be served, and there's no cost to attend.

Come help us celebrate what being a credit union is all about.



Enjoy exclusive savings every day.

Members have saved nearly \$2 billion!



10 Rules for Successful Money Management



The most important factor in using money wisely is not how much money you make, but how you manage your spending. Here are ten rules that can help you achieve financial success.

1. Arrange a family system for handling money and make certain that everyone is involved and understands it.
2. Make a spending plan suited to your own income and needs. Don't try to follow others – a spending plan is a personal system to help you and your family.
3. Decide on your family's most important goals. Spend your money on things that will care for your family's welfare and happiness. Take a minute to decide how important it really is before you make the final purchase.
4. Plan ahead for the entire year. A financial picture of your entire year will be a great guide and can help to meet your family's financial goals.
5. Include all of your income and expenses. It's usually easy for families to determine their income, but getting a grasp on expenses can be more challenging. Keeping receipts will help you track what you spend more accurately.
6. Use credit wisely. Don't spend more on credit than you can afford to pay on a monthly basis. Responsible use of credit cards will help you establish a solid credit rating and avoid financial

7. Pay yourself first by trying to save 10% of your income. If you can't afford 10%, start with a smaller amount. Treat savings as a monthly bill.
8. Stick to your plan, but don't be afraid to alter your program if you think it needs improvement. Never give up!
9. Review your plan once a month
10. Hold family meetings to review the progress together.

Need help getting started? As a REGIONAL member, you can take advantage of GreenPath Financial Wellness, a free financial education and counseling program. Call **1-800-550-1961** or visit www.greenpath.com.



REGIONAL members: It's time to cut the strings

You deserve a reward with no strings attached. Members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines! Yep, it really is that simple.

Here's how to get cash rewards for every new line you activate with Sprint:

1. Add a line to your new or existing Sprint account and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/Melvin
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.

Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Get cash rewards!

Visit LoveMyCreditUnion.org/Melvin to learn more.

2019 Closings

Good Friday

Friday, April 19th
(close at noon)

Memorial Day

Monday, May 27th

Independence Day

Thursday, July 4th

Labor Day

Monday, September 2nd

Thanksgiving

Thursday, November 28th

Christmas Eve

Tuesday, December 24th

Christmas Day

Wednesday, December 25th

New Year's Eve

Tuesday, December 31st
(close at 3:00 p.m.)

TOP 5 BENEFITS OF CAR SHOPPING WITH CREDIT UNION PRE-APPROVAL

Getting pre-approved for a loan before you go car shopping is always a smart idea. Arranging financing first can help you avoid overpaying for your car. Here's why it works so well:



1 You can identify credit problems ahead of time

Taking the steps to set up financing before heading to the dealership shows you where you stand, and helps you to avoid surprises.



2 You can design loan terms to fit your budget

Try different loan lengths and down payments until you find what fits. Doing this in a relaxed setting, rather than when you're in the hot seat at the dealership, means you'll make better financial decisions.



3 It shows the car salesperson you're informed

Setting up your financing first shows the car salesperson that you've thought through the process. Instead of the dealer leading you in negotiations, you'll have more control to get the deal you deserve.



4 It simplifies negotiations while strengthening your position

Buying the car, financing and trade-in are three separate areas of negotiation. If you combine them, chances are you won't get the best deal on any of them.



5 You have the power of competitive credit union rates

Dealers have access to dozens of financial institutions. When you come in with your credit union pre-approval, you make the financing process easier with the strength of your credit union.

Experience it now...regionalfcu.groovecar.com