



Your Quarter's Worth



REGIONAL
federal credit union

JANUARY 2019

Debt Consolidation Loans up to \$20K

Have your high-interest credit cards left you picking up the pieces this year? It might be time for a Consolidation Loan from REGIONAL.

With a Consolidation Loan, you can condense those balances into one monthly payment and borrow up to \$20,000 with rates as low as 7.24% APR* for up to 36 months, or as low as 8.24% APR* for terms up to 60 months.

You'll save money every month, spend less paying back those balances, and you'll have a set date when you know everything will be paid off in full, instead of dealing with revolving debt year after year.

Talk to a Lending Expert at **1-800-762-7419** or [apply online](#) today!

**CONSOLIDATION
LOAN**
as low as
7.24%
APR*

*APR=Annual Percentage Rate. Membership eligibility is required. Not all applicants will qualify for the lowest rate. Rates are based on credit history and qualifications. Rates are subject to change without notice. The minimum approved loan amount is \$500. Personal loan rates reflect as-low-as rate with .25% discount for automatic payment. Rates current as of December 1, 2018 and are subject to change based on market conditions and borrower eligibility. Personal or Debt Consolidation Loan: Rates advertised reflect all available discounts (0.25% setup of automatic payments). No other discounts can be applied to Debt Consolidation promotion. Payment example: A 36-month loan of \$15,000 at 7.24% fixed APR will have 36 monthly payments of \$30.99 per \$1,000 borrowed. Offer valid from January 4, 2019 through March 9, 2019. All loans must be disbursed by March 23, 2019. Rate shown reflects lowest possible rate and term up to 36 months. Promotion may end at any time without notice. Does not apply to loans currently financed through REGIONAL federal credit union.

2019 Holiday Closings

Presidents Day: Monday, February 18th
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.)

Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a REGIONAL member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, [click here](#). Start today and save!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/14/19. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.



Credit union members get \$100 per line in cash rewards for every new line activated with Sprint® — and, for a limited time, this offer is available on UNLIMITED lines. Plus, you'll receive \$100 in loyalty cash rewards every year. Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

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

Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Paul to learn more.

Try TurboTax® to get your **max refund** and a chance to win **\$25K**

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Save up to \$15 on TurboTax

LOVE MY CREDIT UNION REWARDS

Enjoy exclusive savings every day.

Members have saved nearly \$2 billion!

