



Your Quarter's Worth



REGIONAL
Federal credit union

JULY 2019

How to Find a Shared Branch

Maybe the idea of using a completely different credit union's branch to conduct business on your REGIONAL account is new to you. Maybe you've heard about the Shared Branch network but never tried it because you weren't sure how, or the need never arose. If so, read on to learn how to access your REGIONAL account at any Shared Branch location.

How to Find A Shared Branch

You can look up Shared Branches by location online at co-opcreditunions.org (click the "FIND AN ATM OR BRANCH" button in the upper left corner of the page). Or download the REGIONAL Mobile app (available for iPhone and Android), select "Locations" from the menu, then tap "Search CO-OP Shared Branches."

You can also call 888-748-3266, or text the ZIP code of your current location to 91989. Or if you happen upon a credit union wherever you are, look for a CO-OP Shared Branch sign (note: some credit unions may still use the older "Credit Union Service Center" logo), or simply ask a teller if the location is a Shared Branch.

The image at right shows what a Shared Branch deposit/withdrawal ticket looks like. You'll need to fill out your personal and account information at the top, and use the rest of the spaces for the transaction details. Don't hesitate to ask for help if you're not sure what to put where—any teller at a Shared Branch will be familiar with the process.

If you just need an ATM, visit www.allianceone.coop/a1atm/find from your desktop computer, tablet or mobile device. Or select "Locations" from the menu in the REGIONAL Mobile app, then tap "Search CO-OP & Alliance One ATMs" from the list of options.

AMOUNT GIVEN TO TELLER	
CASH TOTAL	\$
CHECK TOTAL	\$
GRAND TOTAL	\$
WITHDRAWAL	
REGULAR SAVINGS	\$
DRAFT / CHECKING	\$
OTHER	\$
DEPOSIT/PAYMENT	
REGULAR SAVINGS	\$
DRAFT / CHECKING	\$
OTHER	\$
LOAN PAYMENT	\$
RETURNED TO YOU	
OFFICIAL CHECK	\$
MONEY ORDERS	\$
TRAVEL / GIFT CARDS	\$
MISCELLANEOUS	\$
CASH	\$

BUS

BOOKS • UNDERWEAR • SOCKS

REGIONAL members donated

\$1,865.15

to help students become
the best they can be.

THANK YOU!

Get Free Fraud Prevention Articles in your Inbox

Can you recognize a phishing email? Do you know how a lottery scam works? Do you know what to do when a debt collector claims you owe money? Do you want to know how to prevent identity theft?

Learn about these topics—and many more—with free articles from FraudPreventionUnit.org delivered directly to your email inbox every two weeks (the next one will be sent out on July 10th).

[Sign up online today](#) to become every scammer's worst enemy: an informed consumer. There's no cost to sign up, we won't share your email address with anyone, and you can unsubscribe at any time.



Home Equity Loans

Unlock the equity you've worked hard to build and say YES to the possibilities with a Home Equity Line of Credit from REGIONAL.

Call: 1-800-762-7419
Apply Online: regionalfcu.org

New Student Branch at VHS

This fall, REGIONAL will open a new Student Credit Union branch at Valparaiso High School. The Student Credit Union program began at Portage High School in 1990, and the VHS branch will become our thirteenth student branch.

The new VHS branch will be the first to use tablet computers to perform student transactions rather than offline banking procedures, and will be open during lunch on Tuesdays and Thursdays. Any VHS student can open an account with \$1 and a completed application. VHS students who are already REGIONAL members may also access their accounts at the student branch.

The Student Credit Union program is designed to give young people real-world experience with managing their own money, and to encourage students to get into the saving habit and use credit wisely. REGIONAL Student Credit Union team members also give classroom presentations on these topics and many others related to financial education.

Avoiding Investment Scams

Investment scams can do some serious damage to your finances. But there are some common tactics used by fraudsters that you can spot and avoid.

- **Pyramid Schemes:** Scammers claim they can turn a small investment into large profits, but people make money solely by recruiting new people.
- **Ponzi Schemes:** Victims are coerced into investing in an entity that doesn't exist. Con artists recruit people into their scam by promising they will get rich quick by putting money into a promising business or investment. However, this money isn't invested or managed as promised, but goes to the fraudsters or to early investors to create an illusion of company growth.
- **Pump-and-Dump:** a con artist buys low-priced stock shares of a small, thinly traded company, then spreads false information to increase its stock price. The scammers then dumps their shares, leaving victims stuck with overvalued stock. Be wary of emails or text messages promoting low-priced stocks.

Here Are Some Tips for Spotting a Scam:

- Don't believe anyone who claims that there is no risk. There is always risk in investments, and no one but a con artist will tell you otherwise.
- Beware of promises that you'll make big profits fast. No one can predict how an investment will perform.
- Get everything in writing. Legitimate companies will be happy to give you all the information you need.
- Don't agree to anything on the spot. Pressure to act immediately is a danger sign of fraud
- Don't act on testimonials from strangers. Someone who appears to want to share a friendly tip about a great investment opportunity may actually be a con artist trying to lure you into an investment scam.
- Be especially wary of investments that promise rising prices of coins, precious metals, artwork, oil leases, gemstones and other commodities.
- Be extra cautious about emails asking for money or offering investment opportunities. Many unsolicited emails are fraudulent.
- Take the time to check out investment offers. A good place to start is with your state securities regulator. Another resource is the federal [Securities and Exchange Commission](#).

For more articles on a variety of financial topics, visit [Greenpath Financial Wellness](#). Call Greenpath at 1-800-550-1961 for free, confidential financial counseling on everything from managing debt to purchasing a home and more.

2019 Closings

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.)

Meet Amal: Your Business Lending Expert

When it's time for your business to take the next step, you need someone who can help you find the loan that meets your needs and works for your budget. You need to talk to Amal.



Amal Patel is REGIONAL's Senior Member Business Lending Officer. Whatever your plans for your business are, whatever type of business you own, Amal is here to help with 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 Amal today!