



# Your Quarter's Worth



REGIONAL  
Federal credit union

JANUARY 2018

## You Asked, We Delivered! Holiday Loan through February

What would you do with an extra \$1,200? Our Holiday Loan lets you borrow up to \$1,200 with a low 6.74% APR\* and 12 month term, to use for absolutely anything you can imagine, and now REGIONAL has extended this offer through February 2018.

That means there's still time to take advantage of this great rate. Apply online or talk to a Lending Expert at 1-800-762-7419 today!

\*APR=Annual Percentage Rate. Rates are subject to change without notice. Not all applicants will qualify for lowest rate. Rates are based on credit history and qualifications. Rate shown reflects lowest possible rate and includes discount for online application and automatic payments. Promotion may end at any time without notice. Offer valid from November 1 through February 27, 2018. See a Lending Expert for full details.



# Holiday Loan

as low as

# 6.74% APR\*

**EXTENDED!**

## 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:

- \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyal-

ty cash reward every year for every line.\*

- 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 [regionalfcu.org](http://regionalfcu.org) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of REGIONAL.

\*Activ. Fee: Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. 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](http://lovemycreditunion.org/sprintrewards). **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Save on TurboTax and get a chance to win \$25K!

As a REGIONAL member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th.<sup>1</sup> [Start TurboTax today for free!](#)

### More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion

with exclusive offers Sprint®, ADT, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. [Click here to start saving today.](#) or visit your credit union's website.



#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/vo/guarantees.jsp> for TurboTax product guarantees and other important information.  
<sup>1</sup>Limited time offer for TurboTax 2017. 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 2/15/18. 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 <http://turbotax.intuit.com/go/sweepstakesrules>. 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.

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. 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](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## REGIONAL and Member First: Your Home Team

There's no way around it: purchasing a home is a big deal. Whether it's your first starter home, an upgrade to make room for a growing family, or a smaller space to fit your needs in retirement, you need financial partners you can trust to have your best interests in mind.

REGIONAL and Member First Mortgage work together to make your home buying experience go smoothly and help you reach your goals, with adjustable and fixed-rate mortgages, VA loans, FHA loans and more. You can also save money every month, or even pay off your mortgage faster, when you refi-



nance with REGIONAL and Member First.

When it's time to upgrade, downsize, or take the first step, talk to Member First Mortgage. Contact Member First Mortgage Consultant Karen Pimentel at 219-743-1328.



## 2018 Holiday Closings

**New Year's Day**  
Monday, January 1st

**Presidents Day**  
Monday, February 19th

**Good Friday**  
Friday, March 30th  
(close at noon)

**Memorial Day**  
Monday, May 28th

**Independence Day**  
Wednesday, July 4th

**Labor Day**  
Monday, September 3rd

**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.)

## REGIONAL is your Credit Union for Business

Whatever your plans for your business are, whatever type of business you own, REGIONAL is your financial partner for everything from business auto and equipment loans to real estate, a working capital line of credit and more.

Our Business Lending Experts are ready to help you make your goals a reality. Call 1-800-762-7419 today.

### 2018 Board Elections

Anyone wishing to run for the REGIONAL Board of Directors must contact REGIONAL President/CEO Jill Banning at 1-800-762-7419 by March 9, 2018.