



Your Quarter's Worth



OCTOBER 2019

\$500 Off Closing Costs* with REGIONAL and Member First Mortgage

Rates are at historical lows once again. Now could be the ideal time to purchase a new home or refinance your existing mortgage into a lower fixed rate!

- Flexible Loan Programs
- Applies to both Purchases and Refinances
- Variety of Loan Terms Available
- \$500 off closing costs*



Call **1-800-762-7419** or apply online at regionalfcu.org/mortgage.php today (link will redirect to the Member First Mortgage website).



*Subject to credit approval. New applications only, existing REGIONAL mortgage loans are not eligible to receive \$500 credit. Available to all borrowers using Conventional loan programs on first-lien purchase or refinance transactions with Member First Mortgage (NMLS ID# 149532) and REGIONAL federal credit union (NMLS ID# 414873) only. This coupon must be presented at the time of application in order to qualify for \$500 offer. New loans for purchase or refinance of primary residence only. Not available on investment, lot, and/or construction loans. Eligible applications must be submitted between 9/1/19 and 10/31/2019 and close by 12/31/2019. This promotion is non-transferable and may not be combined with any other promotion or discount. This coupon has no cash or trade value. Discount will not be applied until time of closing on the appropriate closing documents. REGIONAL federal credit union membership is required for loan funding. REGIONAL federal credit union reserves the right to cancel this promotion at any time without notice. Not all loan programs will qualify for the promotion. Certain restrictions may apply. Federally insured by NCUA.

Small Business and Commercial Loan Special



Give your business a bottom-line boost with REGIONAL's End-of-Summer Loan Special. Now through October, rates as low as **4.99% APR*** with collateral, and fixed rates up to 60 months are available for equipment, lines of credit or investment property loans.

Lower your monthly payments and improve cash flow. Equipment loans can be amortized up to 10 years, and real estate can be amortized up to 25. Talk to a REGIONAL Business Lending Expert at **1-800-762-7419** today!

*APR = Annual Percentage Rate. Membership eligibility is required. Not all applicants will qualify for the lowest rate. Rates are based on credit history, market conditions and borrower eligibility. Rates are subject to changes without notice. Loan amounts \$5,000 - \$500,000 qualify for the promotion. This special is for new business and commercial loans only. Existing loans may not be refinanced. Subject to loan approval. Promotion rates and terms are based on secured loans. Unsecured rates and terms are also available. Business members are responsible for any customary third-party closing cost, such as an appraisal fee, title work, survey, UCC filings, etc. Application cost may vary between \$200-\$1,500. Expires 10/31/2019.



Important Information Regarding Third-Party Financial Apps for REGIONAL Members

Financial applications for mobile devices have become extremely popular, and many REGIONAL members are using these tools to do everything from budgeting and saving to investing, making electronic payments directly to others, and more. Popular apps include Cash App, Venmo, Zelle, PayPal, Coinbase and Mint, but there are dozens of others.

However, if you use one of these apps with your REGIONAL account, in the event of a problem (for example, you can't get the app to link to your REGIONAL account, or a payment is taking longer than expected to come through), you must contact the app's customer service department. **REGIONAL team members are unable to remedy issues with third-party applications.**

Are You About to Hit a Financial Setback?

For millions of Americans, an unexpected financial setback can make it feel like your world is caving in around you. If you or a loved one has been affected by a financial setback, it's important to know that you are not alone and that everything is going to be okay.

GreenPath Financial Wellness offers the steps below to support you in setting a plan for your expenses:

List and Prioritize Your Expenses

The first thing to do is understand your overall financial situation so you can get an idea of what you need to pay and what you have to work with. Use GreenPath's budgeting worksheet to list out your expenses and due dates.

When prioritizing which bills you should pay first, begin with basic needs (shelter, food, heat, lights).

Once you've taken care of yourself, attend to your debts in order of priority. While threats of a low credit score or calls from a debt collector can be intimidating, it's important

to focus on paying down debts with collateral (something that can be taken from you) such as a house or car payment. After your financial crisis passes, you can work on catching up with unsecured debts like credit cards, internet, and cable bills.

Be aware that most third-party financial apps require you to provide some form of personal financial information. In some cases, this may be an account and routing number, but in other cases the app may ask for your Online Banking credentials. Use caution when deciding which apps you are going to trust with this sensitive data. When your funds are in your REGIONAL account, they are insured by the NCUA (and if they're in a bank, they're insured by the FDIC). However, most third-party financial apps are not insured at all, which can cause losses with no recourse should the app developer go under or their database get hacked. Find out how (and *if*) your money is protected before you sign up for *any* app that uses your personal financial information.

Open Lines of Communication

Talk to your lenders or creditors to see if there is anything you can do regarding upcoming bills. Many utility companies also offer utility payment plans for people with financial hardships.

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Look for Ways to Generate Cash, Cut Spending Where Possible

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Look for ways to earn extra income such as selling unused items, offering ride share services or performing freelance work or odd jobs.

In addition to finding additional sources of money, evaluate your current spending habits to see where you may be able to make

2019 Closings

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.)

Online Banking Update October 2019

REGIONAL will be upgrading Online Banking security this October. When this update has taken effect, you will be prompted to select and answer new challenge questions when you login to Online Banking. As always, make sure you remember the answers to your questions.

Threats to online security are an ever-changing, evolving presence. Upgrades such as these help to prevent unauthorized access to your account and keep your money and personal information safe.



adjustments to spend less: set a strategy to save money on groceries, see if you can freeze your gym membership, reduce your cable bill, lower your energy usage, and cut any non-essential spending you can such as entertainment and eating out.

Call GreenPath

A nonprofit team of certified financial and housing counselors, GreenPath is here for you. We offer compassionate, judgment-free coaching. and can support you to make a plan for the future to ensure you are prepared for life's curveballs. Call **800-550-1961** or visit [greenpath.com](https://www.greenpath.com) today.