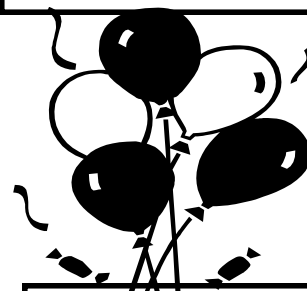




# Trackline Times:

**Regional  
Members Federal  
Credit Union**

**JUNE 2018**



## Birthdays:

2-26-1950

4-5-1961

6-11-1974

9-2-1983

11-13-1995

## MEET OUR STAFF

Beverly McCormick has been with Regional Members Federal Credit Union since 2002. She started out part-time but soon became a full-time clerk. A small credit union staff means that all employees must be able to fill multiple roles. Beverly has worked the teller line, processed loans, taken multiple classes for various licenses and regulatory requirements and always exhibited a strong desire to serve our membership in whatever capacity she can. She has a background in accounting and finance and strives to be as professional as possible at all times.



Beverly is married and has 4 children and 5 grandchildren. She is very active in her church and enjoys quilting, reading and traveling. As a native Kentuckian she is an avid University of Kentucky basketball fan.

### RATES:    APR    APY

Shares:    0.15    0.15

### Share Certificates:

6 MO    0.45    0.45

12 MO    0.65    0.65

18 MO    0.85    0.85

24 MO    1.05    1.05

### Loans:

Personal:    12.50 and up

Auto:    2.99 and up

**Other rates available upon request**

## KIDS AND SUMMER

It's summer vacation. The last school bell rang 3 or 4 weeks ago. Kids have been sleeping late, watching tv, playing video games or visiting grandparents and friends. Families are enjoying vacations or are planning those memories now. Summer flies by and we each need to learn to manage our time wisely to prepare for our futures. The same is true for our children. School will begin again before we know it, but that doesn't need to cause dread in the minds our kids.



Start preparing now for your kids to get back into "the learning mode". Visit local museums or historical sites for some hands-on experiences. Scour the local library for good books to practice reading skills. Use a dry erase board to practice

handwriting and letter recognition. Sit down with younger children to practice coloring inside the lines, recognizing different colors, or even combining 2 colors to make a third! Older children can hone their math skills by following a recipe in the kitchen or counting the change in their savings banks. Instead of finding ways to kill time this summer, why not help them engage their young minds? There are plenty of ways to keep their education at work while having family fun and making memories!



## HOLIDAY CLOSINGS:

JULY 4—  
INDEPENDENCE DAY

SEP 3—LABOR DAY

3610 Gentian Blvd.  
P.O. Box 9304  
Columbus, GA 31908

Main office Phone: 706-321-3225  
Fax: 706-321-3279  
Branch Office: 706-323-4213  
Fax: 706-323-4232

**Meeting your financial needs  
with service, reliability and  
trust.**

If your birthday appears  
in our newsletter, contact  
our office for your birth-  
day gift!

## **Save BIG with RMFCU:**

### **SERVICES**

No fee checking  
Visa debit cards  
Free Notary Service  
Direct deposit  
GAP protection  
Extended Warranties  
Credit life and disability  
insurance  
Online account access  
Love My Credit Union dis-  
counts

### **LOANS:**

New and Used auto loans  
Boat and RV loans  
Motorcycle loans  
Personal loans  
Consumer Goods loans  
Tax, Vacation, Christmas  
loans  
Mortgage and Home Equity



It's summer lovin' for RMFCU members. When you switch to Sprint®, you can get up to \$300 in cash rewards for activating new lines.\* That's Sprint's best plan with unlimited talk, text, data, and

HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- Up to **\$300 in cash rewards** for new lines activated with Sprint\*
- **\$50 loyalty cash reward** every year for each line activated or transferred\*
- Current Sprint customers receive a **\$50 cash reward** for lines transferred into the program\*
- **25% discount** on eligible accessories

\*Three lines total, including all activated and transferred lines.

Here's how to sign up for Sprint cash rewards:

Become a Sprint customer and mention that you're a credit union member

Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)-  
Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and up to **\$300 in cash rewards!** It's just one more benefit of credit union membership.



### DORMANT ACCOUNTS

According to state regulations, all accounts must have some form of activity periodically in order to remain active. When an account at RMFCU goes 5 years without activity, our staff will make attempts to contact the account owner for 1 year. If at the end of that 12-month period, there has been no contact from the member, the account will be charged a \$5.00 dormant account fee or closed. At this point, the account will be flagged as dormant and may be charged a quarterly fee. After 2 years, all excess funds will be sent to the Unclaimed Property department of the state of Georgia.

Most dormant accounts tend to be from members that had a loan pay out and "forgot" they still had an open account. Don't let your account be forgotten! Even if you have another financial institution, you can still use your credit union account for special savings for vacations, Christmas, home insurance, auto insurance, or any number of other purposes. A deposit as small as \$5.00 per week adds up to \$260.00 per year. Adding interest to that savings makes your "forgotten" account grow into a tidy little nest egg of more than \$2,800 in 10 years.