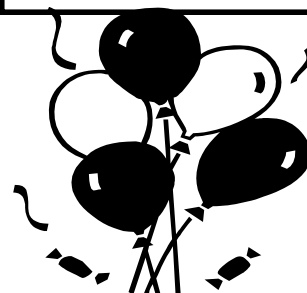


Trackline Times:

**Regional
Members Federal
Credit Union**

JANUARY 2017



MARK YOUR CALENDARS, AND JOIN US FOR THE RMFCU ANNUAL MEETING.

All members are encouraged to attend the Regional Members FCU's Annual meeting on January 30TH. You don't want to miss this opportunity to meet the Board of Directors and all of those who keep Your credit union running smoothly in a brief financial recap of RMFCU's performance last year. We will also cover new products and services that will be made available to RMFCU members in the upcoming year. Refreshments and door prizes will be offered, including CASH prizes immediately following the meeting.

WHEN: JANUARY 30, 2017

WHERE: GA POWER COMPANY AUDITORIUM
3610 GENTIAN BLVD. IN COLUMBUS, GA

TIME: MEETING WILL BEGIN AT 5:30. Arrive early to pick up your door prize tickets. We encourage you to "meet and greet" with fellow credit union members over refreshments until it is time for the meeting to begin.

Birthdays:

11-16-82

5-31-42

9-24-98

1-7-57

7-1-68

RATES: **APR** **APY**

Shares: 0.15 0.15

Share Certificates:

6 MO 0.25 0.25

12 MO 0.45 0.45

18 MO 0.55 0.55

24 MO 0.55 0.55

Loans:

Personal: 10.80 and up

Auto: 2.99 and up

**Other rates available
upon request**

Sprint Line Activation Member Discount

Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.

Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.

Plus, get a **\$50** loyalty cash reward **every year** for **every line**

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

Become a Sprint customer

Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app

Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

**SIGN UP FOR
E-STATEMENTS,**
to have your monthly or quarterly statements sent securely to your personal email address.



**Regional Members Federal
Credit Union**

1044 15th St
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.**

HOLIDAY CLOSINGS:

January 2nd
January 16th
February 20th

**Save BIG with
RMFCU:**

SERVICES

No fee checking
Visa debit cards
Notary Service
Direct deposit
Discount movie tickets
GAP protection
Extended Warranties
Credit life and disability insurance
Online account access
Love My Credit Union discounts

LOANS:

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

Tax Scams/Consumer Alerts

If it sounds too good to be true, it probably is! In recent years, thousands of people have lost millions of dollars and their personal information to tax scams and fake IRS communication.

REMEMBER: The IRS doesn't initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information. In addition, IRS does not threaten taxpayers with lawsuits, imprisonment or other enforcement action. Being able to recognize these tell-tale signs of a phishing or tax scam could save you from becoming a victim.

IRS-Impersonation Telephone Scams

An aggressive and sophisticated phone scam targeting taxpayers, including recent immigrants, has been making the rounds throughout the country. Callers claim to be employees of the IRS, but are not. These con artists can sound convincing when they call. They use fake names and bogus IRS identification badge numbers. They may know a lot about their targets, and they usually alter the caller ID to make it look like the IRS is calling.

Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting. Or, victims may be told they have a refund due to try to trick them into sharing private information. If the phone isn't answered, the scammers often leave an "urgent" callback request.

Note that the IRS will never:

- Call to demand immediate payment using a specific payment method such as a prepaid debit card, gift card or wire transfer. Generally, the IRS will first mail you a bill if you owe any taxes.
- Threaten to immediately bring in local police or other law-enforcement groups to have you arrested for not paying.
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Ask for credit or debit card numbers over the phone.

Remember: Scammers Change Tactics -- Aggressive and threatening phone calls by criminals impersonating IRS agents remain a major threat to taxpayers, but variations of the IRS impersonation scam continue year-round and they tend to peak when scammers find prime opportunities to strike.

Surge in Email, Phishing and Malware Schemes

The IRS saw an approximate 400 percent surge in phishing and malware incidents in the 2016 tax season.

Scam emails are designed to trick taxpayers into thinking these are official communications from the IRS or others in the tax industry, including tax software companies. These phishing schemes can ask taxpayers about a wide range of topics. Emails can seek information related to refunds, filing status, confirming personal information, ordering transcripts and verifying PIN information.

Variations of these scams can be seen via text messages, and the communications are being reported in every section of the country.

When people click on these email links, they are taken to sites designed to imitate an official-looking website, such as IRS.gov. The sites ask for Social Security numbers and other personal information, which could be used to help file false tax returns. The sites also may carry malware, which can infect people's computers and allow criminals to access your files or track your keystrokes to gain information.