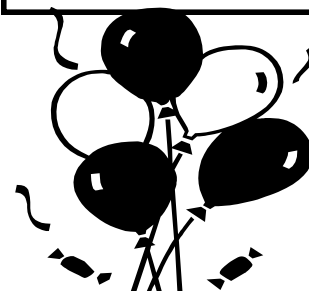


# Trackline Times:

**Regional  
Members Federal  
Credit Union**

**JULY 2017**



## SAVING FOR THE FUTURE DOESN'T HAVE TO HURT!

Many times, we look at our paycheck and think there is no room in our budget for savings when just a few minor changes in our habits can make a huge difference in our plans. Try using these 6 simple tips for adding to your nest egg and preparing for the unexpected (or expected) expenses that arise.

1. Save for specific goals—set aside for future expenses that you are aware of such as education for you or your children, a down payment on a new home, a new car or repairs to the one you own, or preparing for your retirement. Young adults should try to build up a savings equal to 6 months of their current income to prepare for any difficulties they may face such as job loss, unexpected medical bills or moving expenses.
2. Make a commitment – save regularly, even if it is just a few dollars per paycheck. Start small and slowly increase the amount. Chances are, you will barely notice the \$10 per pay check that goes into your savings account, but at the end of the year the balance of \$120.00 to \$520.00 will boost your balance significantly
3. Aim to save 10% of any money you receive above your regular pay—bonus checks, birthday gifts, sale of items...all this extra money can help boost your savings balances.
4. Put your savings on auto pilot—have your savings deposit taken as a payroll deduction or an automatic draft to help you avoid the temptation to “spend it just this once”
5. Take advantage of tax breaks for retirement – if your deposits into a retirement are pre-tax funds, you will probably have very little change in your take-home pay because of the savings in income taxes. Employer matching 401K contributions can be considered one of the best retirement investments since they are above and beyond your contributions.
6. Decide where you want to keep emergency money or special savings – at RMFCU we offer special savings accounts that are separate from your regular shares and checking accounts. These accounts draw interest but are not linked to debit cards or overdraft protection so the access is more restrictive. This helps deter spending your designated Christmas, vacation, or new car savings. US Savings Bonds in general earn higher interest after maturity. 529 plans may be a viable option for education savings. You may also be eligible for a Health Savings Account (HSA) to save for high deductibles or unexpected medical expenses.

At Regional Members FCU, we want to help you reach a healthy financial future. We are constantly looking for ways to help our membership achieve that goal. Call us with your questions and if we do not know the answer, we can work to help get you in contact with someone that does! RMFCU – Meeting your financial needs with service, reliability, and trust!

### ***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**

## TIPS FOR A PLEASANT SUMMER

Hot summer days can be deadly. Here are a few reminders to help protect you and your family

1. Remember to drink plenty of water, take breaks in a shady spot if you have to be outside.
2. Use sunscreen to protect against the sun's rays.
3. **Never** leave your child or pet in a closed car...even for just a few minutes. Temperatures rise quickly and sickness or death can occur in a matter of minutes.
4. Practice water safety if you head to the pool, lake or river to cool off. Never swim alone and wear flotation devices in lakes and rivers.
5. Have fun and enjoy the summer!

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



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.**

HOLIDAY CLOSINGS:

July 4th

September 7th

**Save BIG with  
RMFCU:**

**SERVICES**

- No fee checking
- Visa debit cards
- Free 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 loans

**LIFE HAPPENS!!!**

*As we grow from babies to adults, our lives are always changing. RMFCU is here to help you meet those changing life situations. Whether you are starting a new career, raising a family, or looking forward to the joys of retirement we want to be there with you each step of the way. Take advantage of the many services offered to you, and your loved ones through your credit union. Encourage your children, parents, siblings, cousins, and friends to be a part of the RMFCU family.*

Are you .....

- Starting new career?
- Moving?
- Retiring?
- Getting married?
- Starting a family

*We are here to serve you. We want to continue helping you enjoy the benefits of membership even if you move away, change jobs, retire or enjoy some other fabulous new life adventure. Regional Members FCU offers multiple online services. You can manage your account, view transaction histories, transfer funds, request loans or request a withdraw from your account. You can even send messages to the staff all from your home computer or smartphone. If you don't feel very tech savvy, just pick up the phone and talk to a REAL, LIVE person! If you have changed jobs or you have decided to kick back and welcome your retirement years, you are STILL a valued member at your Credit Union! Life changes do not affect your membership eligibility. When you pick up the phone or walk thru our door, you and your family members will receive the same personalized service that you have come to expect and trust.*

