



Trackline Times:

**Regional
Members Federal
Credit Union**

2019 ANNUAL MEETING



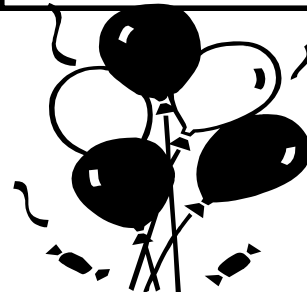
On Monday, January 28, 2019 we will hold our annual meeting of the membership in the auditorium of the Georgia Power building on Gentian Blvd. The meeting will begin at 5:30. We encourage all members to come and participate as we look back at the credit union's operations in 2018 and look forward to the future and all it holds in 2019 and beyond.



We will be voting on the Board of Directors and hearing from the leadership. As always there will be refreshments and good fellowship catching up with other members of our credit union family. There will be door prizes and some excellent attendance gifts for every member. Make plans to come and bring your friends, family, and co-workers!



January 2019



HAPPY BIRTHDAY

03/05/1952

02/28/1949

07/30/1976

03/10/1965

01/14/1984

ANOTHER BENEFIT OF MEMBERSHIP!

THIS YEAR WE'RE ADDING SOME HAPPY TO THE HOLIDAYS.

Regional Member FCU members get **\$100 per line in cash rewards** for every new line activated with Sprint® -- and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.

C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

Become a Sprint customer and mention you're a credit union member.
Register at LoveMyCreditUnion.org/SprintRewards
Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!
Visit LoveMyCreditUnion.org/Happy to learn more.



HOLIDAY CLOSINGS:

Jan 1, 2019 — New Year's Day
Jan 21, — Martin Luther King Jr. Day
Feb 18, — President's Day

RATES: APR APY

Shares: 0.15 0.15

Share Certificates:

6 MO 0.65 0.65

12 MO 0.95 0.95

18 MO 1.25 1.25

24 MO 1.35 1.35

Loans:

Personal: 12.50 and up

Auto: 4.32 and up

Other rates available upon request

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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

SMART SAVINGS PLAN = BETTER FINANCIAL HEALTH

No matter what our age, saving money should be one of our daily habits. It's may not always easy to come up with extra money for emergencies or large purchases, but that doesn't have to mean it is impossible. Even a small amount each pay day can add up to a tidy sum at the end of a year.

At Regional Members FCU, it is our desire to help you accomplish all your financial goals. We have some resources available to you to help you decide the possibilities for savings can be found in your budget.

Starting with short term goals of 3 months or less, moving to intermediate goals of 3 – 12 months and then long-term goals of more than 1 year, it is important to budget your income to live on less than your monthly income and open avenues for savings.

A beginning guide to savings starts with getting a picture of how you spend your money. Track your purchases with your phone or check register or ask us for an expense tracker sheet. This includes even small things like a drink at the convenience store or a pack of gum at the check out counter. After 2 weeks you should have an idea of where you are spending your money.

Next, make a list of your income. Pay checks, child support or alimony or gifts or any other source of money available to you.

You can now evaluate your situation. Does your income exceed your expenses? Do you have any money to spare?

Create a spending and savings plan that will show you where to cut spending or how to earn more money from a part time job, working overtime or selling unwanted items.

After you have made this start, you may be able to find that you can save more than you realized to get started on the path to a smart savings plan!



PRE-APPROVALS: IT'S WORTH THE EFFORT

Are you considering making a large purchase in the next 6 months? Perhaps you are getting close to needing to replace your car or you have been thinking of getting a boat or jet skis for summer fun. Call **your credit union** for pre-approval. We can gather our necessary paperwork and figure the amount of loan we could advance you and if you will need a down payment, then when you go shopping (barring any change in your circumstances such as a job loss) your pre-approval is good for 6 months. When you go to the dealership or search the web, you already know the money will be available and you won't have to deal with high pressure finance managers or sellers who don't want to wait for you to get a loan. Pre-approval is worth your time!



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**My boss just texted me: "Send me one of your funny jokes!"
I texted her back: "I'm busy working. I'll send one later."**

"That's hilarious," she said. "Send another one!"



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