



Trackline Times:

**Regional
Members Federal
Credit Union**

3RD QTR 2017

MEET OUR STAFF



Stephanie Slappy is a familiar face to most of our membership. She began working at RMFCU in 2009 and has been a great asset to our staff. Her friendly personality can brighten the gloomiest of days and her willingness to help the membership shines through every day. Stephanie is the daughter of long time Georgia Power employee, Steve Slappy and the grand-daughter of long time Norfolk Southern Railroad employee, GD Slappy. She is also mother to an adorable little girl, Elyse. In her spare time, Stephanie loves to work on the family farm with the horses and spend time with her family and friends.



Birthdays:

3-22-1956

7-27-1975

4-22-1997

11-18-1945

8-28-1982

GETTING STARTED

When we first start out as adults, it can be overwhelming learning to be financially responsible. Planning ahead, budgeting, building credit, balancing a checkbook all can seem complicated and/or unnecessary to young people who may not understand the ramifications of good financial health. Your credit union staff can offer tips and suggestions to help understand some of the aspects of maintaining a checkbook, getting the lowest interest rates on loans and credit cards, or establishing a sound credit history. We also have resources available for high school or college graduates just getting started. Give us a call if you have a need. We will do our best to give solid advice or point you in the right direction. We want to be your financial institution for life!

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**

CHRISTMAS CLUB ACCOUNTS



The holidays are approaching quickly. We want to remind you that those with existing Christmas Club accounts will be receiving their checks during the first week of November. If you want to begin to prepare for Christmas 2018, there's no better time than today! Our Christmas Club accounts are an excellent way to save for that holiday spending we all love to do without the stress of worrying about how to pay for it! Call one of our friendly staff to find out how you can join the club!!!

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:

Monday, Oct 6th Columbus Day
Fri, Nov 10th Veteran's Day
Thurs, Nov 23rd and Fri Nov 24th
Thanksgiving
Mon Dec 25th Christmas Day

Save BIG with RMFCU:

SERVICES

No fee checking
Visa debit cards
Notary Service
Direct deposit
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
Mortgage and Home Equity loans
AND MORE.....

Understanding the Fine Print

Most everyone is familiar with the way the loan process works. Borrower Jones applies to their local credit union for a loan. The credit union uses their money to pay for the new car the Borrower Jones needs. Borrower Jones then signs a contract with the local credit union agreeing to pay back that amount of money in installments, with interest for a set amount of time. During that time, the local credit union will place a lien on the new car Borrower Jones has offered as security for this loan. Seems simple, right?

Unfortunately, there are times when the situation is not as simple as we would like. Let's look at a few scenarios that could impact you as a member of Regional Members Federal Credit Union.

What happens if your vehicle is damaged in an accident? Every secured loan made by RMFCU requires full coverage insurance. Our insurance department reviews each secured loan to verify that there is insurance protection that covers our interest in the property. If your vehicle is sent to a repair shop, the insurance company may send a check made payable to both the credit union and the repair shop. This will insure that the repairs are made to your vehicle and that nothing is overlooked. If the vehicle is deemed totaled by the insurance company, the payoff will be mailed to the credit union and any remaining value will be given to you.

What happens if the new 4-wheeler is stolen from your home? We do require insurance on recreational vehicles. This may be provided by your home owners policy or by a separate insurance policy. We will need the verification in the loan file and our friendly insurance department will also verify that you have coverage.

How about if you are injured and are unable to work for an extended period and can't make the payments? What would be the effect on your credit rating because of late or missed payments? Our loans all come with the option of credit life and disability insurance. If you are not offered this coverage, ask your loan officer. Our collections team will work with you to minimize any credit problems.

Before you sign any loan document, it is important that you read and understand the terms. If you don't understand something, ask questions. If the person closing your loan doesn't have the answer, we will find it for you. We want to help in making your financial life run smoothly!



Q: Is it a common problem for 60+ year olds to have trouble with memory storage?

A: No. Memory storage is not the problem. Memory retrieval is.