

Best Reward News

Quarter 2 | 2024

Make Every Mile Count, We're Here to Help

Purchase,
Refinance,
Lease Buyout

Enjoy competitive rates, no application fee,
and no pre-payment penalties. PLUS, sign your loan from anywhere!

Research - Our Online Auto Buying Center instantly connects you to a large selection of new, used, and certified pre-owned vehicles from multiple dealers. Shop privately and conveniently 24/7 from your home or office.

Trade-In - Check the trade-in value of your current vehicle on our Online Auto Buying Center before you visit the dealer and be sure to keep this transaction separate from the purchase of your new or used vehicle.

Purchase - Once you've found your vehicle, get pre-approved with Best Reward. It's fast,

easy, and it means you'll be shopping with money in your pocket. Take the stress out of buying by knowing exactly what you can afford.

Financed Elsewhere? - Refinance with us and we may be able to lower your rate or monthly payment.

Lease Buyout - A Best Reward auto loan is a convenient, low-cost way to fund your lease buyout. We can get you on the road to vehicle ownership quickly, affordably, and with peace of mind.

The Early Bird Gets the Worm



Whether you want to hit the water or the open road this summer,
prepare now as your TRUSTED Lender can help!

Boats | RV's | Motorcycles | Jet Skis | ATVs | And More

With Best Reward, you can feel confident in your financing and your purchase.
Visit us at www.bestrewardfcu.coop to apply online today!

*APR = Annual Percentage Rate. Rates are subject to change at any time without notice. All loans are subject to approval. Loan amount, rate, and term based on the credit qualifications, model year, and loan-to-value (LTV).

Best Reward

FEDERAL CREDIT UNION

Where Membership is the Best Reward

How to Protect Yourself After a Data Breach

1. Freeze Your Credit

A credit freeze makes it unlikely that your stolen financial information can be used to open new accounts in your name. Most creditors check your credit history as part of the application process – with a freeze in place, they can't access your credit history and will decline to open a new account. Freezing your credit doesn't affect your score and when you want to open up a new credit line, you simply unfreeze your credit temporarily. Freezing and unfreezing your credit at each of the three credit bureaus – Equifax, Experian and TransUnion – is now free to all consumers.

2. Place a Fraud Alert

If you don't want to lock out creditors – perhaps you're in the middle of applying for a mortgage or car loan – you can instead add a fraud alert to your credit reports.

This type of alert flags potential creditors that they should verify your identity before issuing new credit in your name. A fraud alert lasts for a year and is renewable. You need to contact only one of the three bureaus and ask for the alert; it will notify the others. Remember to freeze your credit at all three bureaus once you're done with your applications.

3. Check All 3 Credit Reports

The credit bureaus offer free weekly credit reports through [AnnualCreditReport.com](https://www.annualcreditreport.com). Check over your reports for signs of trouble, especially: New accounts that you didn't open. Credit inquiries that don't match when you applied for credit. Balances that don't match your statements. You can also monitor your credit frequently by taking advantage of a free credit report source.

4. Watch Your Credit Card Activity

Freezing can stop new accounts from being opened in your name – but it can't prevent fraudulent charges on an existing account. Protect yourself in these ways: Stay on top of your credit card statements and sign up for text or email alerts about credit transactions. If you see a suspicious charge, call your issuer right away to dispute it.

Source: Jayakumar, Amrita, and O'Shea, Bev. (2023, September 20). "How to Protect Yourself After a Data Breach." Nerdwallet. <https://www.nerdwallet.com/article/finance/how-to-protect-yourself-after-data-breach>

At Your Service in Brook Park

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At Your Service in Highland Heights

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Fax 440-449-9212
Toll-Free 833-449-8383

At Your Service in Walton Hills

21375 Alexander Road • Walton Hills, OH 44146
Phone 440-232-9540
Fax..... 440-232-1346
Toll-Free 877-232-9540

At Your Service Wherever You Are

www.bestrewardfcu.coop

Phone 24

1-800-263-8135

Best Reward's Routing Number

241073951

NMLS Number

#677699



This Credit Union is Federally Insured by the National Credit Union Administration.



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

HOLIDAY CLOSINGS

MEMORIAL DAY

Monday, May 27

JUNETEENTH INDEPENDENCE DAY

Wednesday, June 19

INDEPENDENCE DAY

Thursday, July 4



Spring Clean Your Finances

Have any credit cards that are maxed out or close to it? Make paying down your balances your top priority. A good rule of thumb is to reduce all credit card balances to less than 50 percent of their credit limits. Better yet, move those balances to ONE card with ONE interest rate and ONE monthly payment.

Plus, Enjoy:

- No Penalty APR*
- No Annual Over-the-Limit Fee
- No Cash Advance Fee
- No Transaction Fees
- Payment Protection
- Free e-Statements
- Earn Rewards for Travel and Merchandise**
- Need to establish or re-establish credit? Apply for a Secured VISA Credit Card.***



Wipe out that lingering holiday debt and enjoy a credit card that you can feel confident carrying in your wallet. Apply online at www.bestrewardfcu.coop or visit the branch nearest you!

*APR = Annual Percentage Rate. The APR is subject to change to reflect any change in the index and will be determined by the Prime Rate on the first day of each quarter (January, April, July, and October) of each year as published in The Wall Street Journal. All cards are subject to approval. Card limit and rate based on the credit qualifications. The Balance Transfer Fee is \$5.00 or 2.00% of the amount of each balance transfer; whichever is greater (maximum fee is \$50.00). **Rewards are available on the VISA Platinum Rewards card only. One point is earned for every one dollar spent (minus returns) and is redeemable towards merchandise, travel, or gifts cards. ***Secured VISA cards are only available with the VISA Platinum Card and are subject to approval. All secured VISA cards are reviewed annually to determine if the account qualifies for conversion to a traditional card based on the credit qualifications and payment history. The approved credit card limit is determined upon application approval and will be on hold in the Share Savings Account

Travel Safely

Whether you're taking a cross-country road trip or cruising to foreign countries, there are steps you can take to help keep your finances safe. With many destinations going cashless, members are relying on their cards more than ever before.

- 1. Use Surcharge-FREE ATM's** – Access your cash 24 hours a day, 7 days a week at thousands of Surcharge-Free ATM's nationwide at Alliance One (ATM's owned by other credit unions) and MoneyPass (US Bank Locations Only).
 - 2. Be Cautious at Gas Stations and ATMs** – A popular way to gain Debit or Credit Card information is by attaching devices to card readers at gas stations and ATMs. After using your card at an unfamiliar location, be sure to monitor your account for any suspicious activity.
 - 3. Carry Multiple Forms of Payment** – We recommend using your Credit Card for hotels and travel expenses instead of a Debit Card, since a Credit Card is not linked to your Checking Account.
 - 4. Setup Account Alerts** – When you set up alerts in Best Reward Online or via our Mobile Banking App, you can request a text or email notification each time there's a deposit, withdrawal, or other activity on your account. Having this information can help you quickly stop unauthorized access to your account.
 - 5. Let Us Know Before You Go** – One-way Best Reward helps to keep your account safe is by blocking access to spending in many foreign countries. Unusual purchases may be flagged to protect your account as well. If you plan on traveling be sure to complete our Debit Card & VISA Card Travel Notification Form (on our website) at least five business days before your departure date to ensure your card will NOT be blocked.
- Please Note** – Using your Debit Card for payment on car rentals is restricted. Please use your VISA Credit Card for car rental transactions. This policy is in place for your protection.
 - Stay in Control** – Download our Mobile Banking App and proactively manage your Debit Card.



Download our Mobile Banking App and Protect Your Accounts Today!

