

# Best Reward News

Summer 2017

## Reward Yourself with a Lender You Can Trust & We'll Help You Find, Drive, and Save

As your Trusted lender, you rely on us to provide you with a stress free and enjoyable auto buying experience. With Best Reward's **Auto Buying Center** you can feel confident in your purchase and your financing.

**Research Your New/Used Vehicle**  
Do some research. You'll be less likely to feel pressured at the showroom.

**Finance Your New/Used Vehicle**  
A pre-approval tells you the total amount you're qualified to borrow

and the rates and terms available to you. This takes any "surprises" out of the financing.

### At the Dealership

- ▶ Never share your current monthly payment (or what you'd like it to be) with the dealer. This has nothing to do with the price of the vehicle you are seeking to buy.
- ▶ Negotiate the price of the new vehicle and have them put that in

writing first; then discuss the trade-in value of your existing vehicle. Check the value of your vehicle on our Auto Buying Center today.



### Find, Drive, and Save

- ▶ Search or Build Your Next Car
- ▶ Obtain Your Pre-Approval Online
- ▶ No Application Fees, Processing Fees, or Pre-Payment Penalties
- ▶ Insurance & Protection for Much Less Than the Dealership
- ▶ A knowledgeable staff that does NOT earn a commission, so they can focus solely on you.

Find, Drive, and Save Today – We're Here to Help You Every Step of the Way  
Visit us online at [www.bestrewardcu.coop](http://www.bestrewardcu.coop) and click on the Auto Buying Center today!

**Best Reward**<sup>SM</sup>  
CREDIT UNION  
Where Membership is the Best Reward

# Message from the President/CEO, John J. Shirilla

Dear Member,

Scammers use clever schemes to defraud millions of people every year. They often combine sophisticated technology with age-old tricks to get people to send money or give out personal information and pressure people to make important decisions on the spot. Stay a step ahead with this information from the Ohio Attorney General's Office. Highlighted below are some of the most popular scams.

To view the full brochure, visit: <http://www.ohioattorneygeneral.gov/Files/Publications-Files/Publications-for-Consumers/Consumer-Scams-%28PDF%29>

## Keeping Consumers Safe and Informed:

### 1. Advance Fee Loans

Never pay money to qualify for a loan, credit card, or grant.

### 2. Computer Malware Scams

Protect yourself and your computer by not downloading unfamiliar programs, clicking on suspicious links, or allowing remote access to your computer and by keeping antivirus software up to date.

### 3. Credit Repair Scams

Do not trust someone who tells you not to speak directly with your lender or instructs you to stop making payments.

### 4. Fake Check Scams

If you receive an unexpected check or money order, call the company and the bank the check is drawn on to verify the validity of the check. Never wire-transfer money to a stranger.

### 5. Identity Theft

Never give personal information to anyone you don't know or trust, especially when solicited over the phone.

### 6. Online Shopping Scams

Help protect yourself by using a secure website to purchase items online. Their addresses begin with "https" rather than "http."

### 7. Phone Fraud/"Spoofing"

Regardless of how convincing a call may sound, realize that banks and government agencies would never request your personal or financial information over the phone.

### 8. Phishing

Be wary when your bank or a government agency requests your personal information over the phone or by email.

### 9. Phone Charities

Before you donate, research a charity with the Ohio Attorney General's Office by calling 800-282-0515 or visiting [www.OhioAttorneyGeneral.gov/CharitableSearch](http://www.OhioAttorneyGeneral.gov/CharitableSearch).

### 10. Sweepstake and Prize Scams

Legitimate sweepstakes are free, require no purchase or payment, and generally require you to enter to be eligible to win.

Keeping Consumers Safe and Informed: Retrieved August 16, 2017, from [www.ohioattorneygeneral.gov](http://www.ohioattorneygeneral.gov)

Sincerely,



If you have a question or comment and would like to share it with our President/CEO, you can email him at [asktheceo@bestrewardcu.coop](mailto:asktheceo@bestrewardcu.coop).

## Make Your Next Educated Decision

Best Reward and Sallie Mae offer you the Smart Option Student Loan®. Its flexibility makes it an ideal solution for students and families who still need money for college after using grants, scholarships, and federal student loans.



### Choose from 3 Repayment Options and Benefit From:

- Competitive Variable or Fixed Interest Rates
- No Origination Fee and No Prepayment Penalty
- The Option to Borrow up to 100% of the School-Certified Cost of Attendance
- And More!

Visit us online at [www.bestrewardcu.coop](http://www.bestrewardcu.coop) to learn more and apply online today!

### At Your Service in Brook Park

5681 Smith Road • Brook Park, OH 44142  
Phone ..... 216-367-8000  
Toll Free ..... 888-826-8439  
Fax ..... 216-367-8001

### At Your Service in Highland Heights

390 Alpha Park • Highland Heights, OH 44143  
Phone ..... 440-449-8383  
Fax ..... 440-449-9212

### At Your Service in Walton Hills

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

### At Your Service in Philips Healthcare (Non-Public Access)

595 Miner Road • Highland Heights, OH 44143  
Phone ..... 440-483-4700  
Fax ..... 440-483-4728

### At Your Service Wherever You Are

[www.bestrewardcu.coop](http://www.bestrewardcu.coop)

Phone 24:  
216-367-8039  
800-774-6997  
877-798-6879  
440-232-2378

### 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

### LABOR DAY

Monday, September 4

### COLUMBUS DAY

Monday, October 9



# Make the Most of Your Membership

Make the most of your membership by taking the time to consider these time-saving options that will help you avoid or reduce your fees, increase your savings, and get all that you can from your Best Reward Credit Union membership.

## 1. Open Your Share Draft Checking Account

There are no minimum balance requirements or monthly service fees; just a simple account that allows you to manage your funds and pay your bills with ease and convenience.

## 2. Apply for Your MasterCard® Debit Card

A safe and convenient alternative to writing checks or carrying cash. Simply present your MasterCard® Debit Card and the amount of the purchase is deducted from your Share Draft Checking Account. It is accepted at millions of locations worldwide and you can use your Debit Card at the ATM to withdraw cash as well.

## 3. Set Up Direct Deposit

Deposit your entire paycheck (Direct Deposit) or a portion of each paycheck (Payroll Deduction) into your Best Reward account. PLUS, receive a .25% loan rate discount when your loan payments are paid this way.

## 4. Enroll for Online & Mobile Banking

Monitor your accounts by logging in from your computer or laptop. Mobile Banking allows you to do the same via your mobile phone or tablet. Quickly access accounts, order checks, pay bills, transfer funds, track spending, set up alerts, and more – 24 hours a day, 7 days a week. Don't forget to download our FREE Mobile Banking App.

## 5. Set Up Account Alerts

Account alerts notify you via email or text of certain activity; such as when your balance is running low in your account which can help you avoid an unintentional overdraft. They can also alert you to potential fraud or identity theft before it becomes a huge problem. Make sure we have an up-to-date mobile phone number and email address.

## 6. Enroll for e-Statements

e-Statements are electronic copies of your account statements that you can view, save, and print anytime at your convenience. They are available sooner than a mailed paper statement, reduce clutter, improve your security, and are completely FREE.

## 7. Avoid Overdraft Fees

You're charged an overdraft fee when you spend more money than you have in your account. The best way to avoid these fees is to keep an eye on your account balance and to set up alerts, which we covered in Number 5.

## 8. Join our Mailing List

Join our mailing list to receive our e-Newsletter and you'll be the first to receive time sensitive fraud alerts, the latest offers on loans and deposits, our holiday hours and branch events, financial tips, and more. Plus, you could win a \$25 VISA Gift Card. We work hard to earn your trust, which is why we will never share your email address.

**As a member, be sure you make the most of your membership.  
Visit us online at [www.bestrewardcu.coop](http://www.bestrewardcu.coop) to learn more and enroll today!**

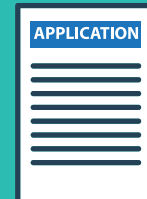
# FINANCIAL TOOLS AT YOUR Fingertips



Have you visited our Financial Tools tab on our website?

## Forms & Applications

Apply for your ATM or Debit Card, request a Change of Address, enroll for Direct Deposit, apply for a loan, and more.



## Featured Videos

Watch short videos and learn about auto buying, credit reports, FREE apps that we offer, and more.



## Financial Calculators

Determine your monthly payment for your next auto, home, or consumer loan, estimate what it will take to reach your savings goal, or balance your checkbook.



## Credit Resources

Find out where you can check your credit report safely (for FREE), why you should check it annually, what affects your credit score, and how you can improve it.



## Financial Education

Access budget worksheets, tips, and other information on a number of financial topics.



## Auto Buying, Selling, and More

Visit our Auto Buying Center to find OR build your next car, learn about the pros and cons of 0% financing versus dealer rebates, buying versus leasing, and more.



## Industry & Government Links

Learn about credit union trade associations and our federal insurance through the NCUA. Access downloadable forms, contact numbers, and other information for the State of Ohio, IRS, and Social Security Administration.



Visit [www.bestrewardcu.coop](http://www.bestrewardcu.coop) for credible, reliable, financial information!