

Best Reward News

Spring 2017

Reward Yourself with a Lender You Can Trust & We'll Make It a Smoother Ride

With Best Reward's Auto Buying Center you can shop online, access free CARFAX Reports, and get pre-approved quickly. Even better, your personal information is kept confidential, so you contact the dealer when YOU are ready!

AUTO BUYING CENTER

- ▶ Free CARFAX Reports
- ▶ Find & Price Local Inventory
- ▶ Right Fit Auto Build
- ▶ Used Car Values
- ▶ Refinance Calculator
- ▶ Multi-Vehicle Comparison Tool
- ▶ "My Cars" Save Feature
- ▶ And More



INSURANCE/PROTECTION

Are you interested in GAP (Guaranteed Asset Protection), MRC (Mechanical Repair Coverage), Credit Life, or Credit Disability Insurance – don't purchase these at the dealer! Your TRUSTED lender offers them at a much more affordable rate.

Remember, our Loan Staff does not earn a commission, so we will only provide products that make sense for you.

Auto Buying Center

Search, Shop, Get Pre-Approved, and More
The Right Car, The Right Loan, The Right Fit!



SHOP NOW

Make It a Smoother Ride with Those You Can Trust!
Visit us online at www.bestrewardcu.coop and click on the Auto Buying Center today!

Best RewardSM
CREDIT UNION
Where Membership is the Best Reward

Message from the President/CEO, John J. Shirilla

Dear Member,

If you're looking to purchase a vehicle, below is some information I would like to share with you from the Federal Trade Commission website. To view more on this topic, visit <https://www.consumer.ftc.gov/articles/0143-are-car-ads-taking-you-ride>.

Deceptive Car Ads

Here are some claims that may be deceptive – and why:

1. Vehicles are available at a specific low price or for a specific discount.

What may be missing: The low price is after a down payment, often thousands of dollars, plus other fees, like taxes, licensing and document fees, on approved credit. Other pitches: The discount is only for a pricey, fully-loaded model; or the reduced price or discount offered might depend on qualifications like the buyer being a recent college graduate or having an account at a particular bank.

2. Only \$99/Month

What may be missing: The advertised payments are temporary "teaser" payments. Payments for the rest of the loan term are much higher. A variation on this pitch: You will owe a balloon payment – usually thousands of dollars – at the end of the term.

3. Zero or Low Rate Loans

What may be missing: The low advertised annual percentage rate (APR) may apply only to loans up to a certain amount – which may be a lot less than the purchase price. You will pay a higher APR for loans financing higher amounts. A variation on this pitch: rates may not be stated as "APR," meaning the advertised rate may not reflect the true "annual" cost of financing, and may exclude certain costs required to be included in the APR.

4. \$0 Due at Lease Signing

What may be missing: The fine print indicates that additional fees – sometimes several thousand dollars – are due at lease signing.

5. You've Won!

What may be missing: The prize. This is just a tactic to get you into the showroom.

Are Car Ads Taking You for a Ride?: Retrieved May 10, 2017, from <https://www.consumer.ftc.gov>

Sincerely,



If you have a question or comment and would like to share it with our President/CEO, you can email him at askthceo@bestrewardcu.coop.

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
Phone440-483-4700
Fax440-483-4728

At Your Service Wherever You Are

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.

Enroll for e-Statements & Avoid the Fee

Effective June 1, 2017 a \$1.00 fee will apply for any paper statement that is mailed.*

With e-Statements:

- You improve security and the handling of your personal information, as mailed paperwork can be lost or stolen.
- Your e-Statement will be ready to view earlier than the paper version; no waiting for snail mail.
- You have nothing new to learn; they look similar to the mailed statements you've been receiving.
- You can print them or save them to your own storage device from the convenience of your home or office.
- You can view up to 12 months' worth of statements within Best Reward Online. e-Statements begin archiving upon enrollment, so 12 months' worth of statements are available once you have been enrolled for 12 months.

To enroll for e-Statements, visit www.bestrewardcu.coop and register or login to Best Reward Online today!

*Primary members age 60 and over will be waived of this fee.

HOLIDAY CLOSINGS

MEMORIAL DAY
Monday, May 29

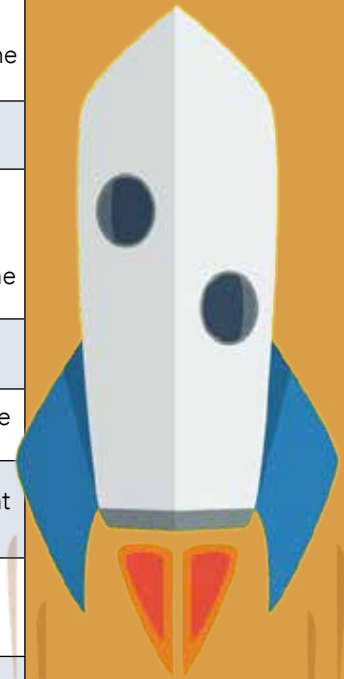
INDEPENDENCE DAY
Tuesday, July 4



Reward Yourself with a Lender You Can Trust & We'll Help You Get Your Projects Off the Ground

Perhaps you would like to give your home a makeover with new paint and furniture, tackle that landscaping, or build that addition. A Home Equity Loan or Line of Credit from Best Reward may have a lower rate than your credit cards or other loans, so it's the perfect solution to get your projects off the ground. Plus, you'll enjoy the convenience of only one monthly payment.

	HOME EQUITY LINE OF CREDIT	HOME EQUITY LOAN
Please contact us to obtain the APR* for the loan you request.	Our competitive rate is established at the time of application based on your credit, income, and collateral. Rate may vary monthly based upon the Wall Street Journal Prime Rate.	Our competitive rate is established at the time of application based on your credit, income, collateral, and the term of loan. Rate does not change during the term of the loan.
Who It's For	Those who want access to loan funds now and in the future.	Those who need a specific amount for an immediate need.
Great Option If	You want the flexibility to use your funds at anytime as you need them.	You want to receive your funds at one time and make fixed payments. You wish to replace your low balance, high-rate mortgage with our low, fixed-rate Home Equity Loan.
Monthly Payments	Will vary based upon your outstanding balance each month.	Determined at the beginning of the loan and fixed for the life of the loan.
Fees & Costs**	No Origination Fee	Nominal Origination Fee determined by the length of the loan.
Repayment Period and Terms	5 Year Draw Period followed by a 10 Year Repayment Period.	We will help you determine what repayment term best fits your budget.
Access to Funds	Convenience Drafts/Checks to access your funds (up to your credit limit) as needed.	One-time disbursement of funds by Draft/Check or deposit into your Best Reward Share Draft (Checking) Account.
Tax Deductibility	Interest is usually tax-deductible. Consult your tax professional.	Interest is usually tax-deductible. Consult your tax professional.



As a homeowner, it's the most affordable way to improve your home and more. Lock in at our low, competitive rates before they begin to rise. Apply online at www.bestrewardcu.coop today!

*APR = Annual Percentage Rate, which is subject to change without notice. **Property, title and/or flood insurance may be required.

Reward Yourself with a Lender You Can Trust & We'll Help You Find Your Dream Home



If you're looking to purchase a new home or simply want to refinance your existing mortgage from another lender, Best Reward is here to help you every step of the way.

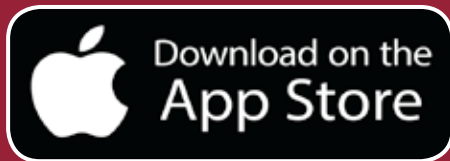
- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages (ARM)
- Jumbo Loans

Joe, our experienced Mortgage Loan Officer will guide you through the process and will ensure you find the right loan to fit your particular needs.

Access loan calculators, our current rates, and our EASY online loan application at www.bestrewardcu.coop today!

DOWNLOAD OUR FREE MOBILE APPS

- Make your mobile device your closest branch with our **FREE** Mobile Banking App.
- Manage your MasterCard Debit Card with our **FREE** CardValet App.
- Simplify your auto buying experience with our **FREE** AskAuto App.
- Find ATM's nearest you with our **FREE** Alliance One or MoneyPass ATM Locator App.



Learn more about these **FREE** mobile apps and download them at www.bestrewardcu.coop today!

★ Member Appreciation Day ★



Join us for hot dogs, chips, and bottled water. Spin our prize wheel to win Best Reward logo-branded prizes (while supplies last). Bring in your old personal records to be shredded securely at no cost to you. Collection bins will be available in the lobby and will be taken off-site for shredding by the same trusted document shredding service used by your credit union.

PROFESSIONAL DOCUMENT SHREDDING

Collection Bins Available – All Day
Member Households Only – No Businesses
Limit of 2 Boxes Per Vehicle, Per Day



Walton Hills Branch
Friday, June 2nd
10:00 to 2:00

Highland Heights Branch
Friday, June 16th
10:00 to 2:00

Brook Park Branch
Friday, June 23rd
10:00 to 2:00