

Best Reward News

Quarter 2 | 2026

Spring Into a New Ride

As your TRUSTED Lender, we offer competitive rates, no application fee, and no pre-payment penalties. Plus, sign your Best Reward auto 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 meet the dealer and be sure to keep this transaction separate from the purchase of your new or used vehicle.

Apply - 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.



Purchase
Refinance
Lease Buyout

INSURANCE/PROTECTION

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 these at a much more affordable rate. Our Loan Staff does not earn a commission, so we only offer products that make sense for you.

Members Trust Us With Their Auto Loan. Visit us at www.bestrewardfcu.coop to apply online today!

* APR = Annual Percentage Rate. Contact Best Reward Federal Credit Union for additional information. Rates and terms are subject to change without notice. The fixed rate, terms, and conditions of each loan are determined by the borrower's credit qualification and loan-to-value (LTV) of the collateral. Other rate discounts may apply. Lower credit grades and longer repayment terms result in higher interest rate. Additional conditions and/or restrictions may apply. Rates shown include a 0.25% discount for automatic payment transfer from a Best Reward Federal Credit Union account. *Titled collateral only and minimum initial loan balance of \$10,000. Non-Titled collateral and lower initial balance loans subject to higher rates.

Best Reward[™]
FEDERAL CREDIT UNION
Where Membership is the Best Reward

Spring Ahead with a Home Equity Loan or Line of Credit



Is it time to give your home a makeover with new paint and furniture, tackle that landscaping, add that fence, or build that addition? A Home Equity Loan or Line of Credit from Best Reward may be the perfect solution to get your projects off the ground. Use the equity in your home to consolidate debt, fund home improvements, plan a dream vacation, and more. Members may borrow up to 80% of the appraised value of the home, minus the mortgage balance. As a homeowner, it's the most affordable way to improve your home and more. Act now to take advantage of your home's equity today!

- No Annual Fee
- Competitive Rates
- 5 to 15 Year Fixed Term (Home Equity Loan)
- Interest May be Tax Deductible*
- Refinance & Save - Replace Your High-Rate, Low-Balance Mortgage with our Low-Rate Home Equity Loan



Access loan calculators and our EASY online loan application at www.bestrewardfcu.coop

*Consult your tax advisor about the deductibility of interest. Property, title, and/or flood insurance may be required. NMLS Number #677699

At Your Service in Brook Park

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

At Your Service in Highland Heights

390 Alpha Park • Highland Heights, OH 44143
 Phone 440-449-8383
 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 25th

JUNETEENTH INDEPENDENCE DAY
 Friday, June 19

INDEPENDENCE DAY (OBSERVED)
 Friday, July 3

Moving Let Us Know



If you have recently moved or are planning to move, don't forget to notify us of your new address and phone numbers. By informing us of your move in advance, you can avoid delays or a discontinuation of important credit union mail.

REMEMBER: Even if you change your address with the post office, you still need to notify the credit union in order to have your credit union mail continue without any interruption in service.

Stay Connected! Join Our Mailing List

Be the first to receive important updates, time-sensitive fraud alerts, financial tips, and more delivered directly to your inbox. Enroll now by visiting us online, enter your email address, and you're done!*



**Join Online at www.bestrewardfcu.coop
or Contact the Branch Nearest You Today!**

*We always work hard to earn and keep your trust. We will never share your email address with another institution. In addition, no personal data will be sent to you by email and any replies from you are stored securely.

In Honor of Membership Appreciation



Join our Mailing List and be entered into a drawing for the chance to win ONE of FIVE \$50 VISA Gift Cards!*

*A minimum of 6 months' participation required or member may forfeit gift card. Sign up to get interesting news and important updates delivered right to your inbox. Our e-Newsletter will provide you with financial tips, available promotions, time-sensitive fraud alerts, and more! Offer Expires June 30, 2026.

Spring into Your New Home

Owning a home has long been part of the American dream. If you're shopping for a home, our team is dedicated to helping you build a mortgage solution that works perfectly for your individual budget, lifestyle, and goals.

- 1. Fixed-Rate Mortgages**
- 2. Adjustable-Rate Mortgages (ARM)**
- 3. Jumbo Loan Mortgages**



As your TRUSTED lender, our loan experts are here to help you with this important purchase. Visit us online at www.bestrewardfcu.coop to calculate your monthly mortgage payment and access our EASY mortgage application.