

Best Reward News

Quarter 2 | 2025

Now is The Time to Buy

Rates have been reduced!! Enjoy flexible terms, no application fees, and no pre-payment penalties. Plus, sign your loan from anywhere when you finance with Best Reward!

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.



Refinance



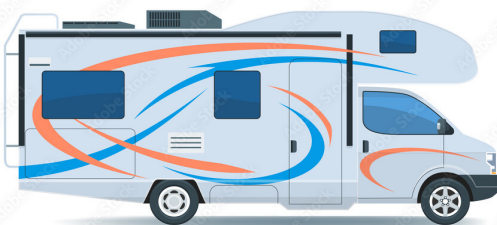
Lease Buyout



Purchase

Cruise Into Summer

Cruise into summer, we're here to help. Visit us at www.bestrewardfcu.coop to apply online today!



Want to hit the water, trails, or the open road? Cruise into Summer with Your TRUSTED Lender.

- Boats
- Motorcycles
- ATVs
- RV's
- Jet Skis
- And More!

*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

In Honor of Membership Appreciation Day!



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

*We 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.

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 at www.bestrewardfcu.coop or scan this code, enter your email address, and you're done!*



*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! Expires June 30, 2025.

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



Federally Insured by
NCUA

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 26

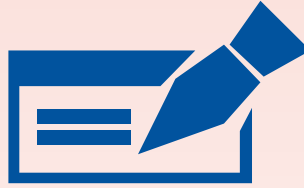
JUNETEENTH INDEPENDENCE DAY

Thursday, June 19

INDEPENDENCE DAY

Friday, July 4

Purchase, Refinance, or Home Equity



If you're looking to purchase a new home, refinance your existing mortgage, or put your home equity to use for home improvements, additions, or remodels - Best Reward is here to help you every step of the way*.

You may also use the equity in your home to consolidate debt, payoff expenses, and more. As a homeowner, it's the most affordable way to improve your home and more. Our experienced Mortgage Loan Officer will guide you through the process and help you find the right loan to fit your particular needs.

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

Access Loan Calculators, Current Rates, and our EASY
Online Application at www.bestrewardfcu.coop



Travel Safety Tips

Whether you're taking a cross-country road trip or traveling to foreign countries, there are steps you can take to help keep your financial information safe and keep your travel running smoothly.



Use Surcharge-FREE ATM's

- Access your cash 24 hours a day, 7 days a week at thousands of Surcharge-Free ATM's nationwide with your ATM Card or Debit Card at Alliance One (ATM's owned by other credit unions) and MoneyPass networks.

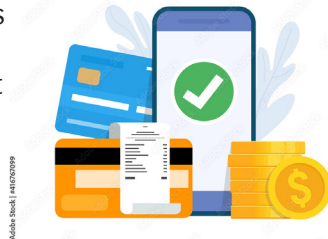
Be Cautious at Gas Stations and ATM's

- 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.



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.



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 (5) business days before your departure date to ensure your Debit/Credit card will NOT be blocked.

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.



Car Rentals - 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.



Download our Mobile Banking App Today!

