

# Best Reward News

Quarter 1 | 2026

## Buyout Your Lease OR Refinance & SAVE



Prices for new and used cars have gone up significantly. If your lease contract is nearing its end, you may be surprised at how costly and difficult it will be to find a replacement. A Best Reward FCU auto loan is a convenient, low-interest way to fund your lease buyout. We can get you on the road to vehicle ownership quickly, affordably, and with peace of mind!

Refinancing is the process of paying off your current auto loan elsewhere with a loan from Best Reward FCU. If you would like to save money in monthly payments over the term of the loan, now is a great time to refinance your auto loan that is elsewhere. It costs nothing to see if Best Reward FCU, your TRUSTED lender, can save you money!

Visit our [Auto Buying Center](#) now to shop for your next vehicle, calculate how much you can save on refinancing with Best Reward, get your trade-in value, and more, whenever it's convenient for you.

### Plus, Enjoy:

- Quick Pre-Approvals
- Rates as Low as 4.99% APR
- Flexible Terms Up to 72 Months
- No Application Fees or Pre-Payment Penalties
- Sign Your Loan Documents from Anywhere Using Email Access
- Optional TruStage Auto Insurance Offering Discounts Exclusively for Members
- Optional Credit Life, Credit Disability, & More for Less than Most Dealerships

**Tip:** If you're planning to purchase new, take the Manufacturer's Rebate and Best Reward's financing!

Apply Online at [www.bestrewardfcu.coop](http://www.bestrewardfcu.coop) or  
Contact the Branch Nearest You Today!

\* APR = Annual Percentage Rate. Rates and terms are subject to change without notice. The fixed rate and term of loan will be determined by the credit qualifications and loan-to-value (LTV). Other rate discounts may apply. Terms from 24 months to 72 months available. High value Vehicles, Boats, and RVs may qualify for a longer term. Other conditions and restrictions may apply.

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

# Warning: Avoid Buy Now, Pay Later Programs



Have you heard of Buy Now, Pay Later (BNPL) programs? Simply put, they are short-term, interest-free loans taken out at the time of purchase which are offered by both banks and third-party service providers. BNPL programs allow you to get your merchandise first and pay it off over time.

Be sure you understand the pitfalls of BNPL programs as most merchants will charge you interest or fees. Unlike credit cards and other types of loans, there has been inconsistent federal oversight for “buy now, pay later” through the CFPB (Consumer Financial Protection Bureau). That means you have fewer protections as a consumer, which is yet another disadvantage of “buy now, pay later” financing.

## [The Hidden Traps of Buy Now, Pay Later: Understanding the Risks](#) [Avoid the Tricks and Traps of Buy Now, Pay Later Loans](#)

According to an article on Forbes.com “What starts as a convenience can quietly morph into a liability. A [LendingTree survey](#) found that 41% of BNPL users reported paying late in the past year, up from 34% the year before. Many of them weren’t behind by more than a week - but repeat use and overlapping loans compound risk. Nearly a quarter of users said they’d had three or more BNPL loans active at once.”

See if we can help you with a short-term loan, credit card, or credit-building solution to avoid using these types of programs.

**Apply Online at [www.bestrewardfcu.coop](http://www.bestrewardfcu.coop) or  
Contact the Branch Nearest You Today!**

Travers, Mark. (2025, May, 22). The ‘Buy Now, Pay Later’ Trap, Explained By A Psychologist. Forbes.com.  
<https://www.forbes.com/sites/traversmark/2025/05/22/the-buy-now-pay-later-trap-explained-by-a-psychologist/>

### 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](http://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

**MARTIN LUTHER  
KING JR. DAY**

Monday, January 19

**PRESIDENTS' DAY**

Monday, February 16

**GOOD FRIDAY**

Friday, April 3

(Closing at NOON)

# Enjoy Peace of Mind in Your Wallet

Buy Now, Pay Later programs can be convenient, but they also present risks for the uninformed or distracted buyer. Before using one of these programs read the installment agreement, and be sure your budget can handle multiple monthly payments if you plan to regularly use BNPL.



Want to avoid the risks altogether, consider a Best Reward VISA Platinum or VISA Platinum Rewards Credit Card!



- No Penalty APR\*
- No Annual Over-the-Limit Fee
- No Cash Advance Fee
- No Transaction Fees
- Payment Protection and Free e-Statements Available
- Earn Rewards for Travel and Merchandise\*\*

**Apply Online at [www.bestrewardfcu.coop](http://www.bestrewardfcu.coop)  
or Contact the Branch Nearest You Today!**

\*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.

# Protect Yourself with Real Time Control

Download our Mobile Banking App, load your Debit Card into the app, and enroll for account alerts to keep you informed on all account activity. Stay in control of when, where, and how your Debit Card is used.

## **Manage your Debit Card and Enjoy Greater Protection and Control**

- Turn your Debit Card on and off.
- Establish transaction controls for dollar amount limits, merchant categories, and geographic locations.
- Manage, Cancel, or Change Travel Plans at any time.
- Receive alerts when your Debit Card is used, approved, or exceeds the controls set by you.
- Receive fraud alerts on attempted and declined transactions.
- Get real-time balances on your account.
- And More!

Plus, our Mobile Banking App offers Mobile Deposit, Bill Pay, e-Sign, and more.

## Download our Mobile Banking App Today!



# Attend Our Annual Meeting



**Event:** Annual Meeting

**Date:** Thursday, March 19, 2026

**Time:** 4:00 PM

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**Join Us at the Branch:** Members may participate in person at the Highland Heights Branch (limited seating) or remotely.

**Join Us Remotely:** A link to the meeting will be available on the homepage of our website at [www.bestrewardfcu.coop](http://www.bestrewardfcu.coop). The system will allow members to start logging in up to two hours before the meeting start time. From there, you can view the Annual Meeting Reports and attend remotely from the convenience of your home or office. If you're not able to attend the meeting you may view the Annual Meeting Reports on the homepage of our website.

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