

Best Reward News

Quarter 1 | 2025

Borrow From the Best & Use Your Tax Refund Wisely

Is your vehicle lease about to expire? Has your current vehicle seen better days? Enjoy competitive interest rates, affordable payments, and flexible terms with a Best Reward Auto Loan. **Plus**, when you turn your tax refund into a down payment, you'll also enjoy a number of auto-buying advantages including:

- \$ Lower Interest Rate**
- \$ Lower Monthly Payment**
- \$ Higher Equity in the Vehicle**

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



TAX RETURN

Enjoy:

- Quick Pre-Approvals**
- Rates as Low as 5.95% APR**
- Flexible Terms Up to 84 Months**
- No Application Fees or Pre-Payment Penalties**
- Sign Your Loan Documents from Anywhere Using Email Access**
- TruStage Auto Insurance Offering Discounts Exclusively for Members - Over 1,500 members have switched!**
- Optional Credit Life, Credit Disability, and More for Less than Most Dealerships**

Take advantage of TRUSTED financing AND your tax refund.
Apply online at www.bestrewardfcu.coop or visit the branch nearest you today!

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). Advertised rate includes all available rate discounts.

Best Reward[™]

FEDERAL CREDIT UNION

Where Membership is the Best Reward

Enjoy Peace of Mind

Our VISA Platinum Credit Card offers a competitive rate with no frills; keeping it simple for you or choose a Visa Platinum Rewards Credit Card* when you want your money to work harder; enjoy a great rate on purchases and earn points at the same time.

- **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 or contact the branch nearest you today!

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.

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

MARTIN LUTHER KING JR. DAY

Monday, January 20

PRESIDENTS' DAY

Monday, February 17

GOOD FRIDAY

Friday, April 18
(Closing at NOON)

At Your Service *Wherever You Are*

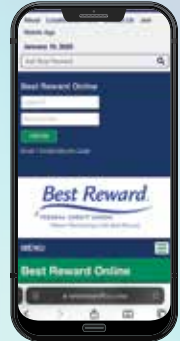
Best Reward Online

Access your accounts and more without ever leaving your home or office – **24 hours a day, 7 days a week.**



Mobile Banking App

Access your accounts on the go – **24 hours a day, 7 days a week.** Download our secure and **FREE Mobile Banking App** on your Smartphone or Tablet.



Account Alerts

Receive an email alert for 15 different types of activity that may occur with your account ranging from changes to your login credentials, deposits, withdrawals, insufficient funds, checks cleared, and more. This helps you avoid fraud on your account and costly overdraft fees and be more aware of your transactions conveniently and automatically!



Online Bill Pay

Add, delete, or change merchants easily, choose from one time or recurring payment options, conduct transfers, request alerts, and more. Make late payments a thing of the past with Online Bill Pay.



Mobile Deposit

Mobile Deposit is a service that allows you to deposit Drafts/Checks into your credit union accounts without visiting a branch or ATM. This service can be done anywhere using your mobile device (Smartphone or iPad)*

**Availability of this service to any member is subject to review by Best Reward FCU at any time.*



Phone 24

Manage your accounts with any touch-tone phone, **24 hours a day, 7 days a week.** Verify account balances and transaction history, transfer funds between Best Reward Accounts, verify drafts/checks cleared, request a withdrawal by draft/check, and more. Your PIN will be the last 4 digits of your Social Security Number and then you will be prompted to change your PIN. Access Phone 24 by calling a branch and selecting the **Phone 24 option** OR by calling **1-800-263-8135.**

Visit us online at www.bestrewardfcu.coop
and enroll for these **FREE** services today!

Seeking a Lower Payment?

Refinance with Us

Refinance your existing vehicle loan and possibly lower your monthly payment. It may make sense to refinance if:

Your credit score has improved since purchasing your vehicle.

You financed at the dealer. Dealer financing commonly carries higher interest rates in the form of extended warranties and add-ons that serve as strictly profit for them. See if Best Reward can do better for you!

Your lease is expiring and you would like to purchase the vehicle or another vehicle.

Find out if refinancing your existing vehicle loan with Best Reward can save you money. Plus, you will enjoy all of the benefits offered on Page 1 of this newsletter.



Apply online at
www.bestrewardfcu.coop
or visit the branch nearest you today!

Attend our Annual Meeting



EVENT: Annual Meeting

DATE: March 20, 2025

TIME: 4:00 PM

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. 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 our website.

