

Best Reward News

Quarter 3 | 2025

Trust Us With Your Loan & Drive With Confidence

As your Trusted Lender, we provide you with a stress-free and enjoyable auto buying experience. With Best Reward's **Auto Buying Center** and experienced staff, you can feel confident in your purchase and your financing!

Research Your Vehicle

Do some research. You'll be less likely to feel pressured at the showroom. Shop now at our Auto Buying Center, where you can search local inventory or build your own car, save your searches, access free CARFAX Reports* and more.

Finance Your Vehicle

A pre-approval offers the total amount you're qualified to borrow and the rates and terms available to you. This takes any "surprises" out of the financing. Apply online to get your pre-approval and e-sign your loan documents from anywhere.

Tips at the Dealership

- Never share your current monthly payment (or what you'd like it to be) with the dealer. This has nothing to do with the price of the vehicle you are seeking to purchase.
- FIRST negotiate the price of the new vehicle and have them put that in writing; THEN discuss the trade-in value of your existing vehicle. Check your vehicle's value at our Auto Buying Center today.

Find, Drive, and Save

- Search Local Inventory with our Auto Buying Center
- Obtain Your Pre-Approval Online Anytime
- No Application Fees, Processing Fees, or Pre- Payment Penalties
- GAP (Guaranteed Auto Protection) for Much Less Than the Dealership
- A knowledgeable staff that does NOT earn a commission, so they can focus solely on you.



Visit us online at www.bestrewardfcu.coop and reward yourself today!

*Provided a CARFAX is Available Through the Dealership

Bonus Tip:

Review Your Insurance

Best Reward offers convenient supplemental insurance with member discounts. Get a FREE quote for AD&D, Auto, Home, Life, Credit Life, Credit Disability, and more. Save money on your insurance premiums and protect your family and assets wisely and affordably!

Best Reward™

FEDERAL CREDIT UNION

Where Membership is the Best Reward

Tackle Back to School with a Sallie Mae® Loan



Best Reward in partnership with Sallie Mae® offers you the following convenient options:

Smart Features. Great Benefits

- Multiple Repayment Options
- Competitive Variable and Fixed Interest Rates
- No Origination Fee and No Prepayment Penalty
- Borrow up to 100% of All School-Certified Expenses for the Year (Tuition, Fees, Books, Housing, Meals, Travel, Laptop)



1. Smart Option Student Loan® for Undergraduate Students

This loan is for students pursuing a bachelor's or associate's degree, or a certificate at a degree-granting school.

2. Graduate Loans

The suite of graduate loans is designed for specific master's, doctoral, and professional programs, including medical, dental, MBA, law, health professions, and other graduate degrees.

3. Parent Loan

Give the gift of education to a student with a loan in your own name; available for parents, relatives, or any creditworthy individual.

Visit us online at
www.bestrewardfcu.coop to apply today!

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

LABOR DAY

Monday, September 1

COLUMBUS DAY

Monday, October 13



All Your Needs, One Place

Are you maximizing your Best Reward membership with these FREE and convenient services?

1. Share Draft Checking Account

There are no minimum balance requirements or monthly service fees; just a simple account that allows you to manage your funds and pay your bills with ease and convenience.



2. MasterCard® Debit Card

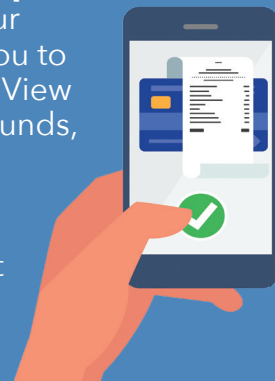
A safe and convenient alternative to writing checks or carrying cash. Simply present your MasterCard® Debit Card and the amount of the purchase is deducted from your Share Draft Checking Account. It is accepted at millions of locations worldwide and you can use your Debit Card at the ATM to withdraw cash as well.

3. Direct Deposit

Deposit your entire paycheck (Direct Deposit) or a portion of each paycheck (Payroll Deduction) into your Best Reward account. PLUS, receive a .25% loan rate discount when your Best Reward loans are paid this way.

4. Best Reward Online / Mobile Banking App

Manage your accounts by logging in from your computer or laptop. Mobile Banking allows you to do the same via your mobile phone or tablet. View transactions, order checks, pay bills, transfer funds, manage your Debit Card, set up alerts, and more - 24 hours a day, 7 days a week. Plus, Mobile Deposit allows you to deposit drafts/checks directly into your Best Reward account using your mobile device - without making a trip to the branch!*



5. Account Alerts

Account alerts notify you via email or text of certain activity; such as your balance is running low in your account which can help you avoid an unintentional overdraft. They can also alert you to potential fraud or identity theft before it becomes a huge problem. Make sure we have an up-to-date mobile phone number and email address.



6. E-Statements

e-Statements are electronic copies of your account statements that you can view, save, and print anytime at your convenience. They are available sooner than a mailed paper statement, reduce clutter, improve your security, and are completely FREE.

7. Avoid Overdraft Fees

You're charged an overdraft fee when you spend more money than you have in your account. The best way to avoid these fees is to keep an eye on your account balance and to setup alerts, covered in Number 5.

8. Mailing List

Join our mailing list to receive our e-Newsletter and you'll be the first to receive time sensitive fraud alerts, the latest offers on loans and deposits, our holiday hours & branch events, financial tips, and more. We work hard to earn your trust, which is why we will never share your email address.



Visit us online at www.bestrewardfcu.coop to enroll for these services and download our FREE Mobile Banking App today!



*Terms, conditions, and charges may apply.

Trust Us With Your First Home or Forever 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.

We offer Fixed-Rate, Adjustable-Rate, and Jumbo-Loan Mortgage options.

1. Complete the application in as little as 20 minutes.
2. Once you've completed the application, our team will review your information.
3. A Best Reward Mortgage Consultant will follow up with you to get your application approved promptly and answer any questions you may have about your mortgage loan.



Visit us online at www.bestrewardfcu.coop to access loan calculators, current rates, and our EASY online mortgage application. Our team of Mortgage Professionals are here to help you with this important purchase.



FREE Document Shredding

Enjoy free professional document shredding by Iron Mountain offered by your TRUSTED financial institution! Collection bins are located at the Highland Heights, Brook Park, and Walton Hills Branch offices on a regular, on-going basis for your convenience. Stop by anytime during normal business hours to bring in your shredding.

Member Households Only - No Businesses, Limit of 2 File Boxes Per Vehicle, Per Day. Bins Locked for Privacy

