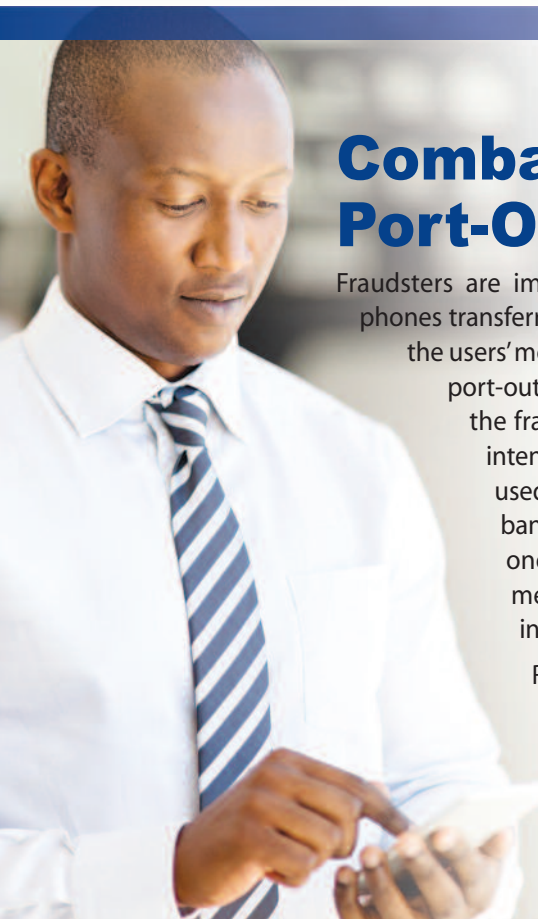


UPDATE
RELIANCE
FEDERAL CREDIT UNION

20102 VALLEY FORGE CIRCLE • KING OF PRUSSIA, PA 19406 • RelianceFCU.com

Don't Shell Out Good Money to Bad Loans

We are now offering a **1.99% rate** for new Home Equity Fixed Rate Loan and New and Used Auto Loan for the first 6 months of the term. **Call Donna at 610-783-5229 x 13 for details. This special runs from July 1, 2018 to October 31, 2018.**



Combat Mobile Phone Port-Out Scams

Fraudsters are impersonating mobile phone users to have phones transferred to a different carrier – effectively stealing the users' mobile phone number. This is being coined as a port-out scam. Once transferred to a different carrier, the fraudster receives all calls and texts that were intended for the user – including those that can be used to take over a member's account via online banking. Fraudsters have successfully intercepted one-time passcodes used to authenticate members logging into their account or to initiate transactions within online banking.

Reliance FCU recommends placing a "port validation password" on your mobile phone account to help prevent having their phone fraudulently transferred to a different carrier.

Rookies' Corner

Congratulations to the following Reliance Rookies for earning good grades on their report cards. The Rookies earn \$2 for As and \$1 for Bs in Reading, Math, History, and Science.



Rookies' Rewards

- | | |
|---------------------|--------------------|
| Alyssa Abelo 🍌 | Cameron Johnson 🍌 |
| Matthew Abelo 🍌 | Sarah Perch 🍌 |
| Mark Abelo 🍌 | Joel Shane 🍌 |
| Bianca Brown 🍌 | Breanna Sundheim 🍌 |
| Emily Fisher 🍌 | Bryan Sundheim 🍌 |
| Jason Fuhrmeister 🍌 | Samuel Tepe 🍌 |
| Summer Hanley 🍌 | |

Teach your children well. Open a Rookie Account for your children and receive age appropriate financial education material.

Is your child already a Rookie? Email us at creditunion@earthlink.net requesting the material and we'll mail it to your home.

Reliance FCU is part of a nationwide Credit Union Service Center Shared Branching network.

CU Service Centers let you access your credit union account no matter where you are. Go to the link on our homepage to find the branch nearest you. We have over 5,000 shared branches and 30,000 surcharge free ATM

Shared branching allows you to:

- ✓ Withdraw Cash
- ✓ Withdraw Cashier's checks
- ✓ Transfer funds
- ✓ Make deposits
- ✓ Make loan payments

The Advantages of Using a Local Home Lender

Purchasing a home is one of the largest financial transactions that anyone will ever make, which is daunting to most of us. Between finding the home of your dreams, packing up your life, passing inspection and getting to the closing table, this process can be overwhelming to even the most experienced buyers. However, local mortgage lenders can ease a lot of that pressure, making sure your mortgage loan is in order and personally guiding you from start to finish.

Realtor Relationships

Most local lenders have solid relationships with Realtors throughout the region they serve. This becomes particularly beneficial when it comes to closing the deal in a timely manner. Because the buying market is so competitive right now, buyers need to move swiftly when they find a property they love. Local lenders are available nights and weekends when prospective buyers are out and about at open houses. If you see a house you love on a Sunday morning, you'll be able to reach your loan officer and get a pre-approval, which puts you a step ahead. Additionally, with everyone involved working in proximity to one another, a closing can happen on time and with local attorneys and agents.

Personalized Experience

Using a local lender means you get to work face-to-face with an expert, helping to eliminate the uncertainty and anxiety. You can then also avoid those dreaded customer service lines and your messages won't sit in a voicemail box. You'll instead have the cell number of your loan officer so you can call or text when a question arises. Have questions about pre-approvals, loan types,



or what documentation you'll need? Make an appointment to talk in person with an experienced mortgage expert who can clear everything up and steer you in the right direction. Online experiences can't compare to the first-class care you'll receive with a local lender.

History of Success

When you start looking for lenders in your area, make sure they have a track record for success. Some, like Allied Mortgage Group, have consistent, solid reviews from past consumers who have experienced their high level of customer service first hand. Allied's loan officers are members of the community they serve, which means they shop at the same grocery stores as their customers, get their gas at the same gas stations, and live their lives in a similar way. They have a vested interest in having each and every loan close as smoothly and efficiently as possible. Allied Mortgage Group has been a trusted source for securing mortgages in the Philadelphia area for more than 25 years – that's a lot of happy homeowners!

Thinking about buying a home? Get pre-approved (for free!) today at alliedmg.com.

2018 Holiday Closings

Independence Day
July 4

Labor Day
September 3

Columbus Day
October 8

Go Green with our Online and Electronic Service!

Check Free - online and mostly electronic bill payments

Statement Express - online paperless account statements

Virtual Branch - online account transactions, check copies, account history and more
VISA Credit Card Center - view transactions, make payments, set-up email alerts and more

Online Applications - apply for loans, open accounts, apply for a job and more
Sprig - mobile banking

RELIANCE
FEDERAL CREDIT UNION

MAIN OFFICE

20102 Valley Forge Circle
King of Prussia, PA 19406
Phone: 610-783-5229
Outside of Area: 800-458-7004
Member Services Fax: 610-783-5717
Loan Department Fax: 610-783-6921
Allied Mortgage Group –
MORTGAGE HOTLINE: 877-85-LENDS
(53637)

MAIN OFFICE

KING OF PRUSSIA
Monday through Friday
8:00 am - 4:00 pm
Saturday
9:00 am - 1:00 pm

RelianceFCU.com



PENNYPACK OFFICE

Monday through Wednesday
9:00 am - 5:00 pm
Thursday and Friday
10:00 am - 6:00 pm

