



President's Corner

From President and CEO Pamela Heald

Is Credit Union Membership the Best-Kept Secret?

In a recent visit to one of our branches, I had the opportunity to meet a member who was there with his two young sons who were incredibly curious about how certain functions at the credit union worked. A relative had just made the switch from another financial institution to Reliant, and the boys wanted to know how that happened-how the money could be moved from one place to another. The boys' father, as well as the branch staff and I, answered their many questions, and after a fun, educational visit, the three of them headed out the door. I was so proud to be there to witness what I know happens at our branches on a regular basis: our staff help our members to navigate their financial lives through education and genuine care.



Pamela Heald
President & CEO

[Continued on the President's Corner page on our website, reliantcu.com.](#)

News and Notes

Get a financially fit start to the New Year!

Did any of your resolutions involve getting a better handle on your finances? We can help! We invite you to meet with a member service representative to discuss your current financial situation, your present and future needs, and get answers to any questions you may have. We often refer to this as a "financial fitness check-up." These are FREE, and available at any time, at any Reliant branch.

[Learn More](#)

Looking for a new home? Get preapproved!

When you're looking to buy a new home, you want to be able to put in the best possible offer. Including a prequalification letter when you put an offer on a house may help strengthen that offer. Work with a member of Reliant's mortgage team to get preapproved today, and you'll be ready when that perfect home goes on the market!

[Get Preapproved](#) | [Check Rates](#)

Get rewarded for doing *well* in school and doing *good* outside of school!

Reliant's Donald K. Rhine Scholarship is awarded to high school seniors and full-time college students who exemplify the credit union's "people helping people" philosophy. The deadline to apply is February 25, 2019.

Reliant also participates in two other scholarship programs, the deadlines for which are fast approaching. Visit the [Scholarships page](#) on our website to learn more and download applications today!

[Reliant's Scholarships page](#)

Starting 2019 with an HDHP?

If the start of the New year means the start of a new High Deductible Health Plan (HDHP) for you, you still have time to open a Reliant Health Savings Account (HSA)!

An HSA is a tax-favored checking account that allows you to contribute funds on a pre-tax or tax-deductible basis, which you may then use to pay for eligible medical expenses.

[Learn more](#)

Did the holidays leave you with high credit card bills?

Transfer balances to Reliant's Visa Platinum credit card. With consistently low rates and no balance-transfer fees, you could lower your holiday bills just by making the easy transfer!

[Learn More](#) | [Apply Online](#)

It's tax season-take advantage of direct deposit!

As you get your paperwork together to prepare for filing your taxes, make sure you keep Reliant's routing number handy: 222382438. You'll need it if you would like to have your tax refund deposited directly into your Reliant account. Questions about direct deposit? Use the link below, or call us during regular business hours at 800-724-9282.

[More About Direct Deposit](#)

Current Rates

Auto loan rates starting as low as

1.99%
APR

APR = Annual Percentage Rate

for terms up to 36 months

[Learn More](#)

Visa credit card intro rate of

.99%
APR

APR = Annual Percentage Rate

for the first six months

[Learn More](#)

Home Equity Installment Loan Rates as low as

4.29%
APR

APR = Annual Percentage Rate

for a term of 60 months or less

[Learn More](#)

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