

January at a Glance

President's Corner

*Articles from our President & CEO
on topics important to our members.*

Goals: A Safe, Secure Start

by Pamela Heald, President & CEO

Happy New Year! Last month, I encouraged you to think about setting some financial goals for 2018. Most of my suggested goals were truly financial in nature (paying down debt, saving for something, cutting back, etc.), but one important topic that we can always stand to make goals around is taking steps to protect ourselves from fraud.

There are many ways you can do that, but today I want to focus on one goal related to fraud prevention that you could easily achieve in just a few minutes: Make sure your contact information is accurate and up-to-date with all of your financial institutions.

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

DON'T FORGET:
Apply for a
credit union
scholarship!



**Learn about
scholarship
opportunities**

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. [Click here](#) to download an application today. The deadline to apply is Monday, February 26, 2018

Reliant also participates in the New York Credit Union Association's Rochester Chapter Scholarship Program, the deadline for which is Wednesday, January 31, 2018. Visit reliantcu.com/about-us/scholarships to learn more.



Did you **SPEND BIG** in 2017?

Reliant's Visa Platinum Credit Card has
NO balance transfer fees.

So go ahead, transfer balances and
SAVE BIG in 2018!

[LEARN MORE](#)

News & Notes

Martin Luther King Jr. Day hours

All Reliant branches will be closed on Monday, January 15, 2018, in observance of Martin Luther King Jr. Day.

Need to access your account or deposit a check when the branch is closed? Reliant's [mobile banking apps](#), which include free [mobile check deposit](#), as well as Reliant's [online banking](#) site are available 24 hours a day, 7 days a week.

Starting 2018 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 allows you to contribute funds on a pre-tax or tax-deductible basis, which you may then use to pay for eligible medical expenses. Visit reliantcu.com to learn more about these tax-favored checking accounts.

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.

Why choose direct deposit rather than a paper check? You'll receive your refund more quickly, and you can skip a trip to the credit union to deposit your check!

Questions about direct deposit? Visit reliantcu.com/personal/direct-deposit or call 800-724-9282.

Did you make a New Year's resolution to give back to your community and volunteer?

We have the perfect opportunity for you! Reliant is proud to offer a volunteer program to give our members an opportunity to be more involved with their credit union. We are currently seeking volunteers to serve as judges for our Donald K. Rhine Scholarship Program.

[Click here](#) to learn more about Reliant's Member Volunteer Program.

That new car you just bought?

We could save you \$\$\$
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*Annual Percentage Rate (APR) applies to automatic payment for model years 2016-2018 with 36 monthly payments of \$28.64 per \$1,000 borrowed as of 1/1/18. Your vehicle loan rate will be determined by your credit score, model year of vehicle, term of loan, and payment method. Other great rates and terms available. Refinanced vehicle loans are available up to the remaining term of your existing loan with another financial institution; they are not available on existing Reliant auto loans. 100% financing of MSRP/NADA retail loan value plus the cost of sales tax and service contract available. All loans subject to approval and must meet credit-granting terms and conditions.

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