



JANUARY 2026

at a glance



## Make 2026 Yours, with Reliant's Free Credit-Building Tools

Check your credit score, create personalized financial goals, and track your progress with Credit Score, all within online banking or Reliant's user-friendly app. With daily credit score updates and intuitive tools, Credit Score empowers you to take the first step toward financial freedom.

[LEARN MORE](#)



## Tap Into Your Home's Equity

A home equity loan or home equity line of credit (HELOC) lets you put the value you've built in your home to work. Use the funds to improve your space, simplify higher-interest debt, or plan for what's next. See what your home can help you achieve!

[GET STARTED](#)



## A Flexible Way to Earn More on Your Money

Earn 3.25% APY\* with a 2-year starter certificate, a simple way to build your savings while keeping things flexible. With no minimum deposit to open and the ability to add funds anytime during the term, it's designed to meet you where you are and grow with you. It's an easy step toward building strong savings habits.

**GET STARTED**



## Helping Students Achieve Life

Each year, we award scholarships of up to \$3,000 to high school and college students who exemplify the credit union's "people helping people" philosophy. Submit your completed Donald K. Rhine Scholarship application by February 6.

**APPLY TODAY**



## Shared Branching Takes Your Reliant Membership Anywhere

Shared Branching lets you access your Reliant account at more than 5,600 credit union locations nationwide. Make deposits, withdrawals, payments,

and transfers with personalized service. Just bring your ID and account information. Use the map on our Locations & ATMs page or within our app to find the nearest shared branching location. Pro tip: Make sure the "CO-OP Shared Branch" checkbox is selected under "Search Options."

[FIND A SHARED BRANCH](#)



## New Year, New Scams to Watch For

With the new year comes the rise of new fraud schemes. Remember, Reliant will never contact you and ask for your login credentials, passwords, or one-time passcodes. If you receive a text, call, or email requesting this information, it's a scam. Protecting your accounts is our top priority, and our Fraud/ID Theft page features resources to help you learn to protect yourself, too!

[LEARN MORE](#)

# Current Rates

**Home Equity Installment Loan Rates**  
as low as

**6.49%** APR

For terms up to 60 months

[LEARN MORE >](#)

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## Auto Loan Rates as low as

# 4.99%<sub>APR</sub>

For terms up to 36 months

[LEARN MORE >](#)

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## Recreational Vehicle Loan Rates as low as

# 7.49%<sub>APR</sub>

For terms up to 60 months

[LEARN MORE >](#)

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\*APY = ANNUAL PERCENTAGE YIELD. Certificate rates are accurate as of 1/1/2026 and subject to change. Penalty may apply for early withdrawal. For Investor and IRA certificates, the early withdrawal penalty depends on the term of the certificate. The early withdrawal penalty for a Starter Certificate is 180 days of dividends. Fees may reduce earnings.

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