At a Glance

Holiday Closings

Martin Luther King Jr. Day Monday, January 16th

President's Day Monday, February 20th

Memorial Day Monday, May 29th

Independence Day Tuesday, July 4th

2017 MEST Scholarship

Applications are now being accepted for the 2017 Most Excellent Senior Team Scholarship.

Visit robinsfcu.org to download your application today.

Application deadline is **Friday, March 24th at noon**.

Tax Season

If you are filing electronically, please remember to verify your account number and ABA or routing number to ensure you receive your funds.

Robins Financial Credit Union's ABA/Routing Number is: 261171587.



Message from the President & CEO

Robins Financial Credit Union wishes you and your family a happy, healthy and prosperous 2017.

As we close 2016, Robins Financial would like to thank you for helping us achieve another outstanding year. We continued to grow reaching over 174,000 members and \$2.2 billion

in assets. We are also pleased to announce that we were once again voted "Best of the Best Financial Institution" from the Telegraph by the voters in Middle Georgia. We are appreciative of your continued loyalty to Robins Financial Credit Union and thank you for making us your valued financial partner.

As we look ahead to 2017, we are excited to introduce new branch locations in Dublin on Hillcrest Parkway and in Warner Robins on Russell Parkway. These branches will be full service locations offering a 24-hour ATM, drive thru, deposit and loan services, mortgage services, and commercial lending. We are excited to expand our locations so that we can better serve your financial needs.

Robins Financial also plans to introduce new technology that will provide our cardholders with the ability to manage how and when they use their debit and credit cards. Additionally, it will provide near real-time activity alerts to aid in combating fraud. We feel this is one more way we can provide the value and service our members have come to appreciate and expect from Robins Financial.

We believe that our fundamental responsibility is to actively serve our membership and the communities in which they live. We live out this commitment and will continue to support local charities and organizations in 2017. We know that investing in our community is the key to long-lasting sustainability and growth.

We look forward to helping you with your financial goals this year. Whether you are opening an account for your child or refinancing your home, our knowledgeable staff is here to provide you with financial solutions to fit your unique needs.

On behalf of our staff, management team, and Board of Directors, I would like to thank you for your business and continued trust. We look forward to serving you and your family for years to come.

Refinance & Save

With the new year, it's time to look for new ways to save. Be sure to take a look at your current auto loan and compare it to Robins Financial Credit Union's rates and terms.



Often, you could be saving money just by refinancing your auto loan. We continue to offer some of the best rates in town and our convenient online loan application takes the hassle out of applying.

Additional ways to save include our other great loan options:

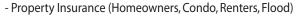
- New and Used Auto Loans
- Mortgage Loans
- Credit Cards
- Home Equity Loans & Lines of Credit
- Personal Loans

Saving money is easy with our competitive rates and flexible terms to fit your personal budget needs.

 ${}^*\!T\!erms and conditions apply; subject to credit approval. The rate you qualify to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on individual credit history. Ask for details approval to receive may vary based on the receive may vary based on the receive may vary based on the receive may vary be approved to receive may vary based on the receive may vary be approved to receive may vary$

Insurance for Less

Looking for the best insurance rates available? Robins Insurance Services offers insurance protection for all of your needs. Our licensed agents can help you find the best insurance rates available from top-rated carriers.



- $Vehicle\ Insurance\ (Auto, Motorcycle, Scooter, RV, Trailer, Watercraft)$
- Business Insurance
- Pet Insurance
- Travel Insurance

Visit our website, call 478.923.3773 or 800.241.2405 x. 1103 to shop and compare the coverage that's best for you.

Insurance products and services are offered through SWBC. Each insurance quote is based on individual circumstances. Rate quotes are not quaranteed. Not NCUA insured.



Choose Your Way to Pay

Use your Robins Financial cards with Apple Pay®, Android Pay™, and Samsung Pay almost anywhere you can swipe or tap your card.

Enroll all of your Robins Financial cards today!

Samsung®, Samsung Pay®, Samsung Galaxy 56®, Samsung Galaxy 56 edge®, Samsung Galaxy 56 edge®, and Samsung Galaxy Samsung Galax

Shop & Earn Rewards

Robins Financial's ScoreCard® Rewards Program allows you to earn points for every dollar you spend with your Robins Financial Visa® Platinum Rewards Credit Card. Redeem your points online for the following rewards:

- Merchandise

- Travel

- Gift Cards

- Cash Back

- Experiences (Spa Days, Attraction Tickets & more)

Log in to Online Banking and select ScoreCard® Rewards from the Products and Services menu on the left to check your points balance.

View your FICO® Score

Eligible members can view their FICO® Score for free in Online Banking. Viewing your FICO® Score can help you better understand your credit risk and allow you to learn more about your financial health.



Now available!

Pay

ROBINS

VISA

Fico and "The score lenders use" are trademarks and/or registered trademarks of Fair Isaac Corporation in the United States and other countries

Mortgages Made Simple

Moving is never easy, but at Robins Financial we make choosing the right mortgage loan for your specific situation as simple as possible.

Whether you're ready to buy or just thinking about it, it's never too soon to talk with a Robins Financial Mortgage Loan Officer. Our loan officers are ready to make sure you have all the information you need to make the best decision for your situation.



Start your application process by getting preapproved for your loan. Make an appointment with a Mortgage Loan Officer, or start your application online.

Our loan officers are ready to help you choose from a variety of programs such as:

- Affordable First (First Time Homebuyers)

- Fixed & Adjustable Rate Mortgages

- VA Mortgages

- FHA Mortgage

- USDA Loans

- Construction Loans

- Land Loans

Call and schedule your appointment today at 478.923.3773 or 800.241.2405 x. 2270.

Have you subscribed?



Robins Financial's YouTube Channel is the place for you to find the information you need to be smart with your money.

Whether you're looking for tips on how to buy your first home or car, need tutorials on our latest Online Banking products, or want to start a budget for living on your own...Robins Financial's YouTube Channel is a great place to start.

Search Robins Financial Credit Union on YouTube today!

Contact Us

Telephone

478.923.3773 800.241.2405

Hours and Locations Listed Online

Website www.robinsfcu.org

Social Media









Shared Branching

Access your account through thousands of locations across the country through the Shared Branching network. Visit the location search section of our website.

Use Allpoint ATM's surcharge free.



Download our Apps





Scorecard Update

As of 11/30/2016 Membership: 174,682 Assets: \$2,204,322,397

Services and rates described herein are periodically changed and/or deleted. Robins Financial Credit Union's participation with any enterprise is only an attempt to provide a service to its members and has no responsibility for transactions between said enterprise and members. We are an Equal Housing Lender; Federally insured by NCUA. All loans are quoted as Annual Percentage Rates and all deposits quoted as Annual Percentage Yields are subject to change. Terms and conditions apply; for details visit www.robinsfcu.org. Contact Robins Financial Credit Union for membership details.

