



Thank you Credit Union Family for taking part in the Skip-a-Pay/Community Partner Program



Once again you found it in your hearts to help others in our community! Through your thoughtful donations, we were able to assist the Cascades Raptor Center and Eugene ShelterCare with funds totaling \$2,000. We would like to thank both of these organizations for allowing us to help with their work in our community. Special thanks to the volunteers of the Cascades Raptor Center for bringing some of our feathered friends to the CU for an afternoon of learning and fun.



It's amazing what you can find in a Newsletter!

If your Birthday is in February, you might be in our newsletter. Look through the newsletter and see if you can find your birthday listed either in numbers or letters or a combination of both (month and day) in consecutive order - example 0517 or May17. If you find your birthday, bring your newsletter into our office and you will receive a Happy Birthday Gift card to Baskin Robbins for a special birthday treat. Look closely and good luck!



Set Up Direct Deposit and Simplify your Life

Tired of the rat race that includes racing to and from work, running errands on your lunch, and waiting in line to deposit your paycheck? With RGFCU's Direct Deposit option you can have your employer directly deposit your paycheck into your RGFCU account, then use your VISA Check Card to purchase your groceries, buy fuel, stop for lunch and pay a bill -- all on your lunch hour! The RGFCU Cash Card 0211 allows you to withdraw lunch money from a convenient ATM so you can spend time visiting with friends instead of hunting for cash. Direct deposit also provides you with the security of knowing your paycheck is safely put into your account, you don't have to worry about it becoming stolen or misplaced. In this world of time crunches, high gas prices, and theft, one less errand is a good thing!

WOW!

LOAN RATES JUST LOWERED

For a limited time the RGFCU is offering a great chance for you to finance a present to yourself! It's a great time to shop for deals! Let the RGFCU help you with our **GREAT NEW or USED vehicle loan rate** starting as low as

6.25% APR*

Already have a vehicle financed at another financial institution? That's OK, we'll be happy to **re-finance** it using this same great rate! In addition, we'll give you a **\$20 Gas Card** for bringing your loan to us. Hurry in and talk to one of our loan officers - this great rate and this give away can't last forever!



*New Money Only. Subject to credit and collateral approval. Based on Financial partnerships.

VOLUNTEERS ARE OUR GREATEST ASSET

The credit union is served by volunteers who dedicate their time and talents each month to serve as a Board of Director or as a member of our Supervisory Committee. A Directorship affords you a unique way to serve your credit union and its members. As a volunteer RGFCU Director, you are a vital part of major decision-making processes.

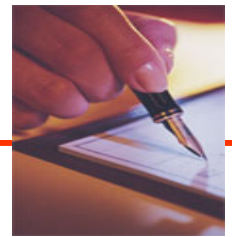
Each year at the credit union's Annual Meeting, the membership elects volunteers to serve on the Board of Directors. If you have an interest in serving on either the Board of Directors or the Supervisory Committee, please contact Carolyn Smith at:

541-988-9059 or via email at

csmith@registerguardfcu.org

Are You Paying Too Much For Your Checking?

If you are paying more than **ZERO** you are paying too much! Compare our checking account with your current account and see if the RGFCU can save you money.



At other financial institutions

- Are you paying for checks?
- Do you have unlimited check card use?
- Are you paying monthly fees?
- Are you paying a low balance fee?
- Do you have ATM charges?

AT THE RGFCU

- 1 Free box of checks per year
- **Unlimited** VISA Check Card & Cash Card use
- **NO** monthly fee
- **NO** low balance fee
- **All ATM transactions are Free when using your RGFCU VISA CHECK CARD OR RGFCU CASH CARD**

If you're paying for your checking account **STOP!** Give us a call at 988-9059 and switch to an 0225 RGFCU checking account.

(A surcharge may be assessed by the financial institution whose machine you are using)
 • Use your RGFCU VISA Check Card or Cash Card to conveniently and securely deposit your funds at ATMs

Ever Worry About Getting Hurt?

No matter how safe you are, accidents can happen - falls, auto accidents, back injuries, etc. How will you pay your bills or make your loan payments? The RGFCU sees what type of stress this puts on our members, when it happens to them. That's why we encourage our members when they take out a loan, to also request Credit Life and Disability Insurance. For a very low cost, you can protect yourself and your family from unnecessary worry. If you are thinking about applying for a loan or if you already have a loan through the RGFCU, consider adding the Credit Life and Disability feature to it. We hope you never have to use it, but you never know FEB21 when you might need to. Call us today for more information.

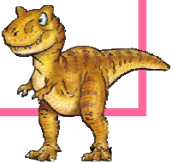


Are you a DINO-SAVER Member? If not, you could be!

DINO WORD FIND

Hey kids, here's a fun Dino-Saver puzzle for you. Find the following eleven words about dinosaurs and money in the word find puzzle. Bring your finished puzzle into the RGFCU and get a FREE gift! Good luck!

- | | |
|----------|--------------|
| MONEY | CREDIT UNION |
| TREX | TRICERATOPS |
| JURASSIC | DOLLAR |
| DINOSAUR | CENTS |
| SAVINGS | RAPTOR |
| | CASH |



Tax Refunds - Direct Deposit - Safe, Secure, Fast

Here are a few tips for setting up direct deposit of your tax refund to your RGFCU account.

- ♦ RGFCU Routing # (ABA #): 323274432
- ♦ RGFCU Account #: Use your primary account number followed by a dash (-) and then the appropriate suffix number (i.e., 00 - Savings; 15 - Checking)
- ♦ When tax refunds are posted to your RGFCU account, they are identified as "payroll deposits". If you have any transfers or payments set up based upon regular employer payroll deposits, please call the RGFCU in advance to ensure your tax refund does not cause duplicate scheduled transfers or loan payments to occur.

We want you to tell your family or co-workers about the RGFCU. If they become a member, we'll give you a

\$10 gift card for FREE GAS.

*Account must remain open a minimum of 30 days.



Your Credit Union Staff

- Carolyn Smith, CEO
- Val Malos, Office Manager
- Lea-Ann Russell, Loan Officer
- Janelle McKirdy, Loan Officer/Member Service
- Mary Krecklow, Member Service
- Bea Cross, Accounting/Member Service
- Sherri Johnston, Marketing Director
- Mary Newell, Information Services

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F E Q C H R O C D Q B E P H T E
A E E S G P H F J C T G S S H G
E S T G L G E C K O T E P K T F
H S Q P N N U E A D D O C Q E F
I T T P U K E S X S T M E D N E
A S E S W R Q T W A H M Y G E T
Y P I C I S S A R U J E S T T D
H F L N B F Q E D O L L A R W Y
R F F M S I C I B N C X Y S F K
F A H N O I N U T I D E R C I T
F K P I R O M G S O S R N O L R
G R C T S A V I N G S T N T C T
P E C A O I K Y E N O M T L S F
U P U X M R Q I O B C J S E M H
E R E A P T E Q N U O R I M A P
Z N C T E W N R Z L C O C A V E
    
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REGISTER-GUARD FEDERAL CREDIT UNION

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 email: www.registerguardfcu.org