

Newsflash



Big Enough to Serve... Small Enough to Care

MAY 2008

FRIENDS DON'T LET
FAMILY

OR CO-WORKERS OPEN
AN ACCOUNT
SOMEWHERE ELSE!

DO YOUR FAMILY AND CO-WORKERS
KNOW THE BENEFITS OF BEING A
MEMBER AT THE RGFCU?

THE RGFCU IS NOT-FOR-PROFIT

THE BELIEF THAT PEOPLE COME FIRST
IS REFLECTED IN OUR MOST BASIC
VALUES.

MEMBERS AS OWNERS

WE STRONGLY EMPHASIZE MEMBER
PARTICIPATION BECAUSE WE BELIEVE
PEOPLE SHOULD HAVE A VOICE IN
THINGS THAT AFFECT THEIR LIVES.

FINANCIAL EDUCATION

RGFCU ASSISTS MEMBERS TO BECOME
BETTER EDUCATED CONSUMERS.

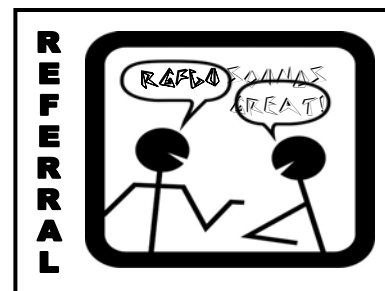
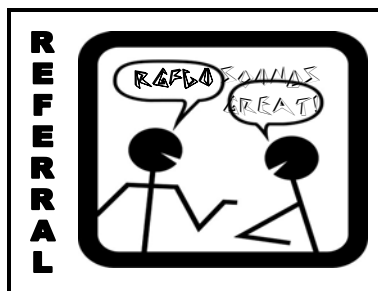
VOLUNTEERISM

RGFCU BELIEVES WE CAN MAKE A

WE'LL GIVE YOU A \$20
GAS GIFT CARD AND 2
MOVIE TICKETS AND
OUR NEW MEMBER WILL
RECEIVE A
\$10 GAS GIFT CARD.



HERE'S ALL YOU NEED TO DO:
1ST REFER A CO-WORKER OR
FAMILY MEMBER USING THE
REFERRAL COUPONS BELOW.
2ND PRINT YOUR NAME ON THE
BACK OF THE COUPON AND GIVE IT



ALOHA
RGFCU
MEMBERS!

MAY 22ND
5:45 AM

HO'OLO
KOMO
LA KAA
(Please join us)
THURSDAY,

Your Credit Union is
hosting
i t s
annual
Open
House
a n d
Annual



Meeting. There will be



May 2008 is Older Americans Month. This year's theme is:
"Working Together for Stronger, Healthy
and Supportive Communities."

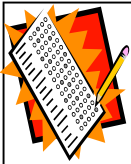
The RGFCU would like to provide some helpful tips on how to avoid
being a victim of elder and financial abuse. For more complete
information, visit the RGFCU webpage: www.registerguardfcu.org

- Beware of new "best friends" who offer to help you with your financial affairs and ask you to appoint them as your Power of Attorney.
- Make sure contractors you hire are licensed, bonded and insured. Get several estimates and check references.
- Don't fall pray to telemarketing fraud. Unsolicited calls that tell you "You're a winner" or "You have won a _____". Hang Up.
- Know your caller. Never give out any personal or financial information over the phone or via the internet without checking out the source.
- Seek assistance from your local senior services office.

Call 1-800-232-3020 to find the office nearest you.

If you or someone you know is a victim of elder abuse, report it.

Report Abuse - Oregon Abuse Hotline @ 1-800-232-3020



Watch for our upcoming Home Banking/Bill Payment Survey. We want to know what you need in an online bill payment program. Coming Wednesday, May 7th.

Home Banking Tip

Ever want to pay off your Loan?
It's easy with Home Banking

- ◆ Log on to Home Banking (If you have not used Home Banking, give us a call and we will help you get set up!)



- Once in Home Banking Account Summary Page click on loan description for details.
- ◆ The **payoff balance** is the bottom line (payoff balance) which is higher than the actual principal loan balance. The difference is the accrual of interest since the last payment.
- ◆ Now, transfer funds to pay off the loan in full.
- ◆ If you noticed on the example, the balance was \$455.64 but the payoff amount was \$459.20

Account Details

Account:	-15 OVERDRAFT PROTECTION
Current Balance	\$455.64
Available Balance	\$44.36
Rate	15.0%
Previous Year's Interest	\$85.59
Year To Date Interest	\$21.31
Next Payment Date	05/05/2008
Next Payment Amount	\$50.00
Credit Limit	\$500.00
Payoff Balance	\$459.20

Close

- ◆ As always if you need help or have any questions give us a call 541-988-9059.

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

How About An RGFCU Home Equity Line of Credit?

Ready to start those remodeling projects? How about consolidating bills? Planning a vacation? Have education expenses? Need to purchase or refinance your auto?

Let the benefits of one easy payment help you organize your finances with an RGFCU Home Equity LOC.

With rates as low as *6.45%, low fees and most loans closed within 5 business days, why wait?

Call Us Now for Details.

*Credit approval required. Rate based upon Financial Partner discount. Owner & Non-Owner Occupied properties.



IMPORTANT
The RGFCU does not call or send emails to confirm or request your personal information. If you do receive a call or email, call us immediately to report the information. Call 988-9059.

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

Hey kids, here's a cool Dino-saver bookmark. Even the RGFCU Dino's are getting into the Hawaiian spirit for our Annual Open House and Meeting. Just cut around the outside to add some fun to your reading.

Are you in the Market for a New Mortgage?

Call the RGFCU's trusted business partner, **Bonnie Smith, at Pacific Cascade Mortgage Company.**



This may just be the time to lock in a fixed rate mortgage while rates are still low. She can help you determine if it would be best to refinance or stay with what you have.

Call Bonnie at (541)484-3104 or email at:

bonnie@pacificcascademortgage.org



REGISTER-GUARD FEDERAL CREDIT UNION

850 Beltline Rd ■ Springfield, OR 97477
(541) 988-9059 ■ Fax (541) 988-9169
Call 24 - (541) 736-3484 ■ Toll Free: 1-866-844-9455
email: www.registerguardfcu.org