



Still Waiting for Monthly Checks?



Direct deposit is safer, easier and more convenient than getting a paper check in the mail. Yet despite the advantages, many people who rely on Social Security, Supplemental Security Income (SSI) and VA Compensation and Pension payments still get checks. In cooperation with the U.S. Department of the Treasury and the Federal Reserve Banks, the RGFCU is joining the **Go Direct** campaign.

Why should I switch to Direct Deposit? Direct deposit is simply the best way for people to get their Social Security, SSI and VA Compensation and Pension payments because it eliminates the risk of stolen checks, reduces fraud and gives you more control over your money. Plus, direct deposit allows immediate access to funds from virtually anywhere.

A simple action like enrolling in direct deposit can offer much-needed peace of mind and security to ensure you get your money safely and on time. In addition, direct deposit saves all taxpayers money -- if everyone who currently gets a federal benefit check switched to direct deposit, it would save taxpayers millions of dollars annually.

How do I switch? Call or stop by your local Social Security Administration office to make the switch or give your pension administrator a call and they can send you the necessary authorization forms. If you need assistance, give us a call @ 541-988-9059.



NATIONAL CU YOUTH WEEK April 19—25, 2009

The RGFCU wants to magically make deposits to Youth accounts. But we need your help. During the week of April 19-25 we will be celebrating National Credit Union Youth Week. Open a new Youth account with \$25 or deposit \$10 into an existing youth account and we will give your child a deposit of \$10 plus a free piggy bank.* This is a great time

to start your child on building a savings account and learning how easy it is to "feed the pig". Remember, that RGFCU membership is open to all your family members.



*limited to Youth accounts. \$10 maximum gift per account.

The RGFCU is ready for your Car Loan!

Whether you are purchasing a vehicle or thinking of refinancing your existing auto loan from another lender, the RGFCU has funds available to fulfill your request. Plus, during April, if you finance or refinance your auto from somewhere else, we will give you a **\$50 Gas Gift Card!** But hurry those gas cards won't last long. Give us a call and check our rates and terms, you will be glad you decided to "park" your auto loan with the RGFCU.



This promotion is for new loans only.

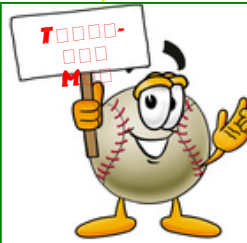
Did you know that immediate family members are eligible to join the RGFCU?

We would like to extend our personal invitation for your family members to join our credit union family and begin experiencing a financial relationship where you come first! We are dedicated to satisfying the financial needs of our members and their families and are committed to remain fiscally responsible—offering attractive rates for deposit accounts and loans while continually expanding our services for our members convenience - not only for today, but tomorrow as well. Share your family with your credit union family.



We'd love to have them join us!

Don't be left OUT on Base.



Come on HOME to the RGFCU's Open House and Annual Meeting



Spring is here! Not only does that mean the start of baseball season, but it is time for the **Register-Guard Federal Credit Union Open House and Annual Meeting**. We are looking forward to this **GRAND SLAM**, event as a way to not only take care of the credit unions annual business, but to celebrate another year with you, our **TEAM** of members.



What's an Annual Meeting? As a member-owned cooperative, an Annual Meeting provides an opportunity for you to hear about what's been happening at the credit union and what you can look forward to in the near future.

Members also vote and elect their next Board of Directors.

Each year, the RGFCU also holds an open-house in conjunction with our Annual Meeting event and this year is no different. The RGFCU team will be serving popcorn and beverages throughout the day and the Annual Meeting will begin at 5:45 pm.

There will be door prizes galore including gift baskets, gift cards, and even baseball tickets. Mark your calendar so you won't miss out on this **GRAND SLAM** event!



GRAND SLAM OPEN HOUSE & ANNUAL MEETING

Tuesday, May 26th
Annual meeting starts at 5:45pm



Board of Director Election

This year the Credit Union will need to fill three (3) open Board positions. The RGFCU Nominating Committee is pleased to present the following candidates for these open positions: Pete Knapp, Greg DeCrow, Tami White. All candidates are current members who are running as incumbents. If you are interested in submitting a nomination for the Board of Directors, please contact Carolyn Smith, CEO.

The Board of Directors are volunteers and oversee the operation of the credit union. They represent the members by providing overall direction, setting policies and objectives, monitoring goals and financial data, approving the annual budget and reporting action to the membership.

If you are a RGFCU member in good standing and 18 years of age or older and would like to have a more active say in how your credit union operates, consider running for the Board of Directors. The Board meets once a month (4th Tuesday) for 2 hours and has an annual planning session in October or November. Terms are for 2 years. If you would like more information, please contact Carolyn Smith, CEO. If you would like to run for the Board we need to hear from you by April 25th.

We thank all of the volunteers who give of their time and energy to serve on our Board of Directors and Supervisory Committee.

More Rewards From Your Credit Union - Rewards Checking!



As of February 1st, you can now earn a bigger reward by using your RGFCU checking account, VISA Check Card and RGFCU's new Bill Pay program.

1. Set up your payroll or retirement direct deposit into your RGFCU checking account; 2) Use your VISA Check Card for point of sale purchases a minimum of 9 times during the month; 3) Pay three (3) bills with our on-line Bill Pay program. *Complete all three during the month and earn a higher dividend on your checking account.

Each month starts new so if one month you don't meet the criteria, that's okay, start again the next month. With no monthly minimum balance requirement, unlimited FREE ATM transactions, FREE VISA Check Card or RGFCU Cash Card and 1 FREE Box of Checks per year, it really pays BIG REWARDS to have an RGFCU Checking Account.

*Regular checking dividend at .40%. Reward Checking Dividend at .65%.(4/1/09)



We're Greener! How About You!

The RGFCU is working on reducing its carbon footprint and becoming greener! We are using recycled paper when possible, shredding and recycling paper. We are also providing you, our members, with financial products that are not only faster and more convenient, but earth friendly too!

By using the RGFCU Home Banking Service, you are able to do your banking on-line thus saving the need for paper transactions. Also, by participating in our on-line Bill Paying you can also reduce the need for paper. Credit unions nationwide, including the RGFCU, are participating in a Campaign called *Pay It Green* where we are encouraging our members to join us in doing our part to be earth friendly.



During the month of April, the RGFCU will have a food barrel in our lobby supporting the food drive by the Register-Guard Newspaper. Drop off your non-perishable food items or cash donations before April 30th. Here are some suggestions: Spaghetti, peanut butter, hot or cold cereals, family size soups, macaroni & cheese, canned tuna, chicken or salmon, canned spaghetti sauce, canned stew, chili, canned vegetables, juice boxes and rice.



Movie Tickets—Effective April 1st, the price of discount movie tickets available from the RGFCU for Cinemark and Regal theaters is increasing to \$6.50 per ticket.

Savings Rates for April 1, 2009

Type of Account	Dividend Rate	APY
Regular Savings	.50%	.50%
Interest Checking	.40%	.40%
Rewards Checking	.65%	.65%
IRA Savings	2.00% - 2.20%	2.02% - 2.22%
Money Market \$5,000-\$24,999	1.20% - 1.40%	1.21% - 1.41%
Money Market \$25,000 +	1.50% - 1.70%	1.51% - 1.71%

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

It's Home Equity Season!



Have you been starting to think about all those Spring projects around your home? Are you wondering just how you might afford it all? Well, we have a solution. Consider an RGFCU Home Equity Line of Credit.

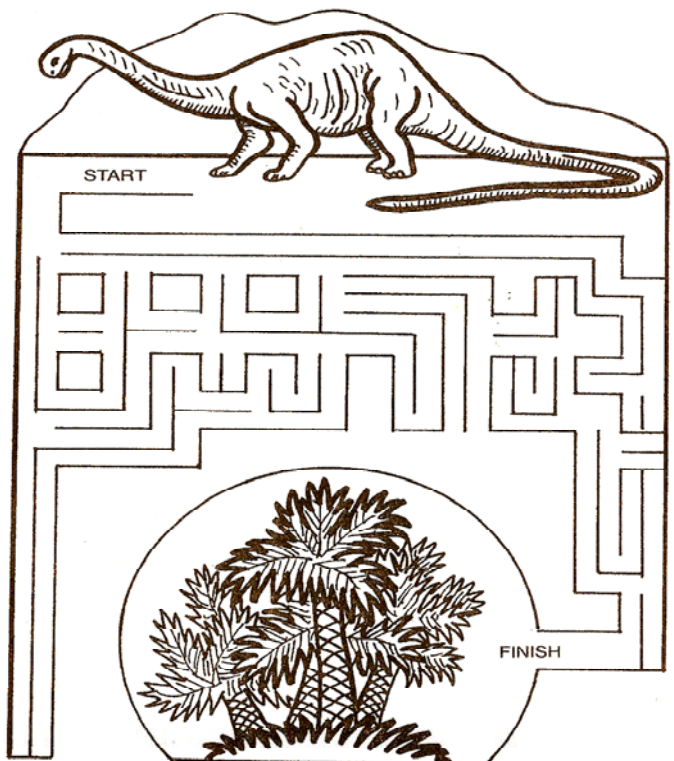
By setting up a Home Equity Line of credit, you can access funds as you need them whether it's for that home improvement project or maybe you are thinking about eliminating some other debt, like credit cards, paying off or purchasing a vehicle or getting ready to cover those college expenses.

Accessing the equity in your home can be smart for such things, but should carefully be considered. You may already have an equity line credit and may want to consider increasing your limit or have ample equity to set up a new equity line of credit. At the RGFCU, we don't believe in using up all the equity in your home and offer a maximum limit of 80% combined loan-to-value.

Give us a call so we can talk with you and see how a RGFCU Home Equity Line of Credit will fit your needs. With an initial rate as low as *5.50% now is a great time to consider this financial solution.

*Rate based upon a discount of .50bp for qualifying members with a 4-Financial Partnership status.

Dino Savers: Can you help the hungry dinosaur find her food?



REGISTER-GUARD FEDERAL CREDIT UNION

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