



WHAT THE RGFCU PROVIDE

The RGFCU will be collecting school supplies and spare change throughout the month of August to assist our local schools in providing much needed school supplies.

Students of all ages need:

- Washable and regular markers
- Notebook spirals
- Notebook paper wide & college rule
- Binders/folders
- Color Pencils
- #2 pencils
- Scissors
- Glue
- Pencil boxes
- Backpacks
- Calculators
- Thick & thin markers

Cash donations will be used by the RGFCU to purchase back-packs and calculators.

Older kids also need:

- Compass/Protractors
- Post it notes
- Calculators
- Red pens
- Highlighters

For every \$5 donated for school supplies, enter to win a great basket of movie fun.



Call-24 (GIGI) Update

During mid-October 2009 (**October 11-19**), our current Call 24 (GIGI) Telephone Teller will be down for maintenance and will be unavailable for calls, inquiries or transfers. During this period, you will need to use RGFCU's Home Banking program or give us a call at the credit union during business hours so that we may assist you with your inquiries or transfers.

We thank you in advance for your patience as we perform this important service.

Win a Family Movie Night Basket!

For every \$5 donated for school supplies, enter to win a great basket of movie fun for you and your family!

As little as \$1 of your spare change could buy any of the following:

- A package of pencils
- 4 rulers
- Marking pens
- Box of color pencils
- 4 boxes of crayons
- Post it notes



Auto Loan Rates Just Dropped and We Want your Auto Loan!

If you currently have your vehicle financed elsewhere, drive on over to the RGFCU and fill-up on our low auto loan rates. With rates as low as 4.50%* for new vehicles to as low as 5.75%* for used vehicles, let us do a tune-up on your current auto loan.

Plus, when you refinance your loan with us from another lender, we will fill-up your tank with a \$25 Gas Gift Card.

*On approved credit and subject to credit qualifications.. Rate is quoted includes initial discount rate with 4 Financial Partner. Rate is variable and has an initial fixed period of 18 months. Rate is subject to change quarterly. See Loan Rate & Fee Schedule for details.



Membership Means More at the RGFCU

Did you know that if you are an RGFCU member, that your immediate family members qualify to join the credit union? They do. During August, if you refer a new member who opens an account, earn a \$25 deposit to your account. New members will receive 2 FREE Movie Tickets when they join.



Tuition, Books, Clothes, Rent, Deposits - Oh My - School Expenses Add Up!

YOU NEED THE REGISTER-GUARD FEDERAL CREDIT UNION'S BACK TO SCHOOL LOAN

UP TO \$2500 WITH A RATE AS LOW AS 8.50%* FOR 12 MONTHS

TALK TO US TODAY FOR MORE DETAILS!



Register-Guard Federal Credit Union Announces 2009-2010 Scholarship Recipients

The Register-Guard Federal CU is pleased to announce the recipients of their 2009-2010 \$1,000 Scholarships.

Matthew Keown is a 2009 graduate of Springfield High School and plans to attend the University of Oregon to obtain his Bachelor's Degree in Percussion Performance and then plans to attend the Julliard School of Music for his Master's Degree. Matthew graduated with a GPA of 3.73% and is an accomplished percussionist. He participates in the Blue Devils Drum Corps as a snare drummer and has taught percussion to the Willamette High School Winter Drumline as well as gives private instructions. Matthew appreciates that credit unions respect their members and help them maintain a high quality of life.

Brianna Kemper is a 2009 graduate of North Eugene High School and plans on attending the University of Oregon with a major in Biological Science and a second major of Environmental Studies pursuing a Bachelor's of Science and work toward a Master's Degree. Brianna graduated with a 4.00 GPA. Brianna volunteers with numerous agencies in our community such as Food for Lane County at the organic youth farm and Relief Nursery. She was active in schools activities including NEHS Graduation Committee, Multi-Cultural Student Eugene, North Eugene Water Polo Team, Speech and Debate Team and was a reporter for the Caldedonian – the school newspaper. Brianna is a long-time RGFCU member and appreciates the fact that she is more just a member.

Congratulations to our winners!



Fake Mortgage Mailer - Watch Your Mail!

If you have or have had a mortgage or Home Equity Line of Credit with the RGFCU, please be aware of a recent mailing that appears to be sent from your Credit Union but was not!

An RGFCU member recently brought us a 1/3 sheet marketing piece that she received at her home in a non-descript envelope. She opened the envelope and it contained a pink colored notice and advised the member of the following:

"Your first mortgage originally funded by the Register-Guard FCU, may be eligible to be RESTRUCTURED to a 5, 10 or a 30 year fixed rate mortgage with a payment of \$ _____ per month.

The notice goes on to discuss the government sponsored – "Home Affordable Modification" program. The offer provides that your current terms may allow you to REDUCE your monthly payments by up to 20% - 50%. It then provides a toll-free number to call.

Your Credit Union did not send these notices nor have we provided this company any information about your account or loan information. The company taps the public records of Lane County and obtains lien information that is filed whenever you do a mortgage with any lender. If you read the fine print of the mailer, you

will find that the company does disclosure the fact that they did not obtain the information from us nor are they affiliated with us. But, the look of the document portrays a different story.

Please be assured that the RGFCU does not and has never shared your personal financial information with any agency for marketing purposes. We hold in strict confidence the personal and financial information that you have entrusted to us. Should you receive any type of mailing that has the look or appearance that it may be from us, please alert us immediately. Although there is no actions we can take to stop this type of marketing, we will alert our members to watch for these types of scams.



Important – Home Banking Information—Updating Your Profile

Keeping in touch with you is important to the RGFCU. One way we can do that is by having your current email address on file within the "profile" information that you set up in the RGFCU's Home Banking Program. The next time you log-in to Home Banking, click on the "My Profile" link. Then, take a moment to verify that all the information is current and accurate especially your email address. We know that email addresses can change, but by keeping this information current, we have another avenue to verify your contact information. When you send us questions or requests via the Home Banking email system, your email address in your profile is what we receive.

Thank you in advance for taking the time to update this important information.

The Great Rotary Duck Race is Coming! Don't miss your opportunity to participate in this fun event by purchasing your Rotary Duck Race tickets. Tickets are \$5.00 each and can be purchased at the RGFCU.

Proceeds benefit several local agencies that help fight child abuse. Mark your calendar for Saturday, October 10th @ Alton Baker Park and watch your duck float to victory.



Tired of paying FEES for Your Checking Account?



**Check Out an RGFCU Checking Account
Let's see how it adds up to savings!**

- ✓ **FREE**—One Box a Check Per Year (150)
- ✓ **FREE**—No Annual Fee—VISA Debit Card or RGFCU Cash Card
- ✓ **FREE**—No Fees for ATM transactions
- ✓ **FREE**—Online Banking and Bill Pay
- ✓ **FREE**—No Minimum Balance Required
- ✓ **Earn Dividends** on Your Checking Balance
- ✓ **FREE**—Telephone Teller
- ✓ **FREE**—No Cost to transfer funds from your approved Overdraft Line of Credit
- ✓ **FREE** - Temporary Checks
- ✓ **FREE** - Direct Deposit

Why wait any longer? Switch now and begin saving immediately when you open an RGFCU Checking Account!

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



DINO SAVERS - CAN YOU FIND 19 BACK TO

- BOOKS
- BUSES
- CRAYONS
- ERASER
- GEOGRAPHY
- GLUE
- HISTORY
- HOMEWORK
- LIBRARY
- MARKERS
- MATH
- NOTEBOOK
- PAPER
- PEN
- PENCIL
- PRINCIPAL
- SCIENCE
- TEACHER
- TESTS

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V	G	X	M	P	R	L	M	B	D	U	P	L	L	H	T	X	W	C	F

REGISTER-GUARD FEDERAL CREDIT UNION

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