



Have you Checked us out On-line?

If you haven't, you really should. Not only can you access your funds through our home-banking link, but you can check out our rates for loans and dividends, current promotions and find links to a variety of useful information. At the bottom of our website page are six such links. These links provide useful, educational and fun financial information for our members of any age. And best of all, they are FREE. Check it out today!



5 Spot is an educational link geared toward elementary age children. It is filled with games, quizzes and interactive programs to help young kids learn the value of money and how to save and spend wisely. **AJ's** is very similar to 5 Spot, but focuses its activities to a middle school age group. **C-Note** takes the activities up a notch for a high school age audience.



Guide to Independence is filled with 15 minute interactive financial activities specifically tailored for high school age teens. These mini interactive courses provide

information regarding saving, spending or borrowing money and do so in a fun age appropriate way. As a bonus, this link provides a free link to "e music" a music site providing free downloading of a variety of songs.



Money mix consists of informational articles and blogs on subjects such as earning, spending, borrowing, investing and insurance options. Great information for all stages of your life. Who knew one site could answer so many financial questions?



Anytime advisor provides up to date information and coaching in areas like checking accounts, credit management, ID theft, new and used car buying, couple's and money, and home buying. It includes dos and don'ts, how to get good deals, where to start, etc. It's great information anyone can use.



Plan it is a great retirement tool kit. Whether you are getting ready to retire, or just looking to the future, this site offers articles, facts, quick tips and even calculators to help you get a better handle on your retirement future.



Home & Family Finance is a resource center for articles, consumer news, and videos on topics including autos, credit, retirement, housing, small, savings and investing, insurance and much more.

IMPORTANT ANNUAL IRA INFORMATION

Here are a couple of important reminders about your IRA Accounts.

1. If you will be making a contribution to your IRA for the tax year 2009, we require your signature on an IRA deposit slip. This ensures that the deposit is being credited for the correct tax year.
2. Do you know who your beneficiary is on your IRA account? Take a moment to give us a call to review this important information. Beneficiary change forms are available if you wish to update your records.

Save Now For Your Future Retirement With An RGFCU IRA Account. Call us for more information.

2010 Education Exchange College Grant Program



You could win one of 34 college scholarships awarded in the EDUCATION EXCHANGE 2010 program; Four (4) \$5,000 grant recipients and Thirty (30) \$1,000 grant recipients.

Requirements include:

1. You must be a graduating high school senior at the time of application submission.
2. You must be a U.S. citizen
3. You must be able to provide written acceptance to an accredited 4-year college by May 15, 2010.
4. You must submit all required attachments with your completed application form.

Selection Criteria: Applicants will be selected based on:

1. Scholastic achievement
2. Character and Leadership
3. Essay responses
4. Financial need (total household income not to exceed \$125,000.)

The deadline for applications is **March 15, 2010**. For more information and an application stop by the RGFCU.

RGFCU's Financial Partnership Program

Earn higher dividend rates on Certificates and lower loan rates by being a Financial Partner with the RGFCU! Ask Us How!



RGFCU Scholarship Program

The RGFCU recognizes that the cost of continuing your education is growing. Tuition, books, supplies, housing, transportation - the list is endless. To help our RGFCU members with these costs, we are pleased to now offer **two (2) \$1000** scholarships to RGFCU members who are planning on attending any accredited college or trade school.

Qualifications are easy. First, you need to be a current RGFCU member or qualify to be a member. Second, attend an accredited 2-year or 4-year institution of higher learning. Third, you need to be attending school full-time. Fourth, be a high school or equivalent graduate. Fifth, complete the online application process via the Oregon Student Assistance Commission (OSAC) at www.getcollegefunds.org. Check out all the criteria and the many other scholarships offered at the OSAC website. Don't forget the OSAC awards one (1) Early Bird Scholarship if your application is submitted by February 16, 2010.

Knowledge is power. Let us help you with a financial boost in the upcoming 2010-2011 school year. Apply now for your RGFCU Scholarship.

A Statement Change for You!

Effective January 1, 2010, the RGFCU is making a change in how we provide you with information regarding fees charged to your account for Non-sufficient funds (NSF) or Returned Items. Regulatory updates now require that members receive concise information on their monthly statements as to the total fees they have paid for NSF items, Returned Items and Overdraft Items. Information provided will now reflect fees paid each month and on a year-to-date basis. The example below shows how this information will be displayed, on your statement.

In the example, fees charged are detailed based upon each specific fee. The NSF fee is charged when a check or electronic deduction attempts to clear and there is a lack of funds available. When the credit union is notified of an NSF item, when possible, we will attempt to contact you, the member, to bring us funds so that the item may be cleared. If we are unable to contact you or there is repeated NSF history, the credit union will then return the item and a Returned Item fee is then charged. The credit union does not guarantee that we will attempt to reach you for each item. It is each member's responsibility to manage your accounts and only write checks and authorize withdrawals for money that you have in your account. A lack of funds will result in an NSF fee and may result in a Returned Item fee.

The RGFCU does not charge an Overdraft fee. For members with approved Overdraft Lines of Credit, transfer of available funds are at no cost. When the Overdraft Line of Credit is utilized, a loan is created and repayment is required. Overdraft Lines of Credit have a minimum monthly payment of \$50. Should an Overdraft Line of Credit limit be exhausted and no funds are available in any other accounts, NSF fees are charged. Overdraft Lines of Credit do not advance funds over their approved limit.

The RGFCU realizes that we all make the occasional checking account mistakes and is willing to assist your in every way possible. Avoiding these fees is easy. Only write checks and authorize withdrawals when you have funds on deposit. The RGFCU also reminds members that excessive NSF activity can result in the cancellation of any Overdraft Line of Credit and/or closure of a checking account.

TRAN MO DAY	EFFECT MO DAY YR	TRANSACTION DESCRIPTION	AMOUNT	NEW BALANCE
TRUTH IN SAVINGS INFORMATION				
		REPORTING SSN: ON FILE	Y-T-D DIVIDENDS: 1.85	
Total Overdraft Fees For This Statement Period:				.00
Total Overdraft Fees Year-to-Date:				.00
Total Fees For Non-Sufficient Fund Items This Statement Period:				495.00
Total Fees For Non-Sufficient Fund Items Year-to-Date:				3,015.00
Total Fees For Returning Items Unpaid this Statement Period:				255.00 ✓
Total Fees for Returning Items Unpaid Year-to-Date:				255.00

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



**Investment Assistance
 you can Trust.**



"IRA Season"

An Individual Retirement Account (IRA) is one of the best retirement planning tools available. It gives you the opportunity to save for retirement, while receiving special tax privileges.

The contribution limit for tax year 2009 and 2010 is \$5,000 but if you're age 50 or older, you can also make an additional \$1,000 catch-up contribution.

Avoid the last minute tax-time rush and make your IRA contribution today. The deadline for 2009 contributions is April 15, 2010.

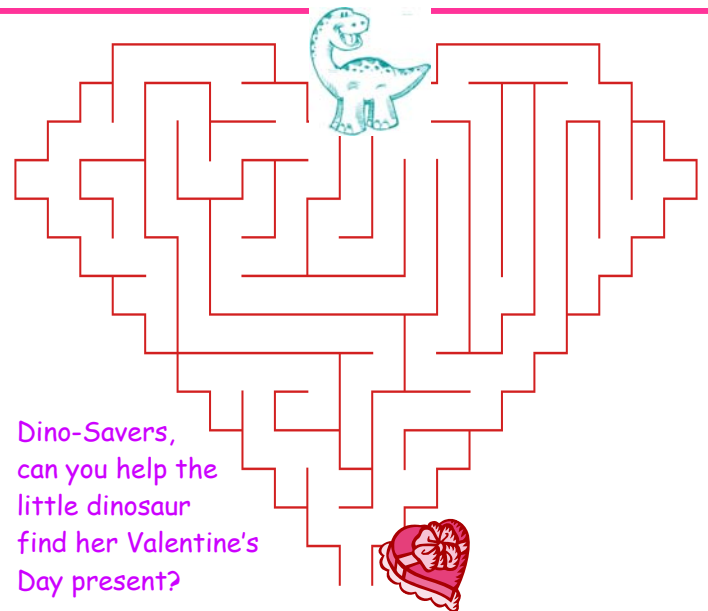
For more information, please contact Joel B. Jellesed with LIFETIME Investment Solutions at 461-4052.

Securities & Insurance products offered through LPL & its affiliates. Member FINRA/SIPC. Not NCUA Insured, No Credit Union Guarantee, May Lose Value.

Managing Your Checking Account to Save Money!

1. To avoid NSF fees and/or Returned Item fees, only write checks for money that is actually in your account. Do not depend upon future deposits of wages or other deposits to cover your checks.
2. Keep your checkbook current. Use home banking and Call 24 to check your balance frequently.
3. Write all transactions you perform in your check register. Never rely on entering the information later.
4. Checks and VISA Debit transactions clear your account quickly-either the same day or within 2-3 days. Again, always have the money on deposit when you write the check or use your VISA Check Card.

Avoid fees and save money and the embarrassment of NSF and returned items. Know your balance. Only spend money you have. Call the RGFCU if you need assistance.



Dino-Savers,
 can you help the
 little dinosaur
 find her Valentine's
 Day present?

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