



Once again your change made a difference!

Your spare change helped us to purchase over \$125 of toys for Toys for Tots and your toy donations filled over one full barrel with new toys. Your generous donation help make this a special Christmas for our community's children.



Thanks to you all for having such big hearts!



Christmas is over, but are you still paying?

Pay off Holiday Debts with a RGFCU Holiday Cash Loan!

Christmas may be over, but are you still paying for it? As the credit card bills come in, are you seeing the holiday expenses adding up? Using a credit card with a high interest rate makes it seem like you are paying for Christmas twice. To avoid paying those high interest rates, get some quick cash from a RGFCU Holiday loan. With a **RGFCU Holiday Loan**, you can borrow up to **\$1500** at a fixed rate as low as **8.50%*** for 12 months.

Let us put an end to your Holiday expenses.



*Loan rate includes a .50% deduction for being a 4-point Financial Partner. Credit factors apply and an application may be required.

Cash Tight?

There is still time to skip your January 2009 loan payment Holiday Skip - A - Pay & Community Give Back Campaign

Need a break from your normal bills to pay off the seasonal expenses? The RGFCU's Holiday Skip-A-Pay program is just what you need! With approval and payment of a \$10 donation, per loan, you can skip your loan payment(s) for January 2009. Along with skipping your payment, you can designate which of our two (2) selected community programs you would like to support - LEAD (Leadership, Education, Adventure & Direction) or S.A.R.A. (Shelter Animal Resource Alliance). A Holiday-Skip-A-Pay form is available at www.registerguardfcu.org for you to download or call us at 988-9059 and we will be happy to email or fax you a blank form. Once you receive your form, complete all sections being sure to obtain all appropriate signatures, designate your \$10 donation (include the \$10 donation if applicable) and return to the RGFCU. We'll take care of the rest. If your request cannot be approved, we will contact you to discuss your options.

****Special rules apply to be eligible to skip a loan payment. See Holiday Skip coupon for details.**

New Member Referral Program Earn \$\$ In Your Pocket!

Start the new year out right by referring your co-worker or family member to the RGFCU and earn **\$25 cash into your account** when they join as a new RGFCU member! **And our new member earns a \$10 deposit into their account.**

Now is a great time to share the benefits of being an RGFCU member with your friends and family. With friendly and professional staff to assist you and our famous personalized service we'd love to have your co-worker and family members join the RGFCU family.

And don't forget - FREE Checking Accounts, Direct Deposit, FREE Cash Card or VISA Check Card, online banking and bill payment service, FREE Notary service, member drop box available at the RG building and much, much more - why go anywhere else!



Auto Loans at the RGFCU - Available Now!

Yes, the Register-Guard FCU is ready and able to fill your auto loan requests. Whether it's a purchase or a refinance of an existing loan we have great auto loan programs. From new to used vehicles, we will work with you to get the car that fits your needs. With used auto rates as low as 6.40%*, let us take a look at putting you in the driver's seat. Now for a limited time, finance your purchase or refinance an existing loan from another lender and we will give you a **\$25 Gas Gift Card**.

Take a drive to the RGFCU and let us help you with your auto loan.

*Loan rate includes a .50% deduction for being a 4-point Financial Partner and a .10% deduction for auto savings program. Credit factors apply and an application may be required.

NEW - 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, 2009.

Knowledge is power. Let us help you with a financial boost in the upcoming 2009-2010 school year. Apply now for your RGFCU Scholarship.

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!

NEW - Bill Payment Program Is Here! Need to Pay Your Bills?

Save a stamp and pay on-line!



Beginning January 12th, the RGFCU is now offering an on-line bill payment program. Now, instead of writing and mailing checks for monthly bills, at the touch of your finger you can pay your bills directly from your RGFCU checking account.

Setting up your Bill Pay account is quick and easy. First, just log-in to RGFCU's Home Banking program. If you are not already registered, you will need to do that first. Then click on the tab "Bill Pay" that appears along the top bar on the Home Banking summary page of your accounts. Answer the questions and confirm your profile. Please be sure to confirm and update your email address in your profile. Then schedule your bills to be paid.

You can schedule any bill to be paid. How about your electric bill, the dentist or just send a check to a friend? Easy! Just select that you want to "add a bill" and follow the prompts. Select the date the bill is to be paid. The automatic calendar will give you your next available dates and confirm your payment.

If the bill is paid electronically, watch your RGFCU account for the debit. If a check is issued, the amount will clear your account once the recipient has processed your check.

With RGFCU's new Bill Pay program, managing and monitoring your account online, in one location, is simple and easy.



It's SAFE, EASY and CONVENIENT!

More Rewards From Your Credit Union - Rewards Checking!

Beginning February 1st, you can now earn bigger rewards by using your RGFCU checking account, VISA Check Card and RGFCU's new Bill Pay program. Here's how you can earn higher dividends.

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 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.

Check out the Rewards Checking starting February 1st.



Fee Increases for 2009

Like many, the RGFCU is seeing the costs of its operations increase each year. Although we continually look for ways to provide you products and services at the lowest possible fees and costs. Due to increasing costs, beginning January 1, 2009 we will be increasing the following fees:

- Stop Payment RGFCU Share Drafts: \$12.00
- Stop Payment Corporate Drafts: \$12.00
- Non-Sufficient Funds: \$15.00 per item
- Returned Item : \$15.00 per item
- Over-the-Limit LOC Fee: \$15.00 per item

The good news is that the majority of these fees are easy to avoid by simply balancing your checkbook. The RGFCU has several tools to help you manage your account in real time -- RGFCU's Home Banking and Call 24 Telephone Teller are available 24 x 7 to give you your financial information at your finger tips.

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



Competitive Rates and Low Fees Your Credit Union Works For You.

As we begin the new year, the RGFCU would like to share our current Savings Rates and Certificate Rates.

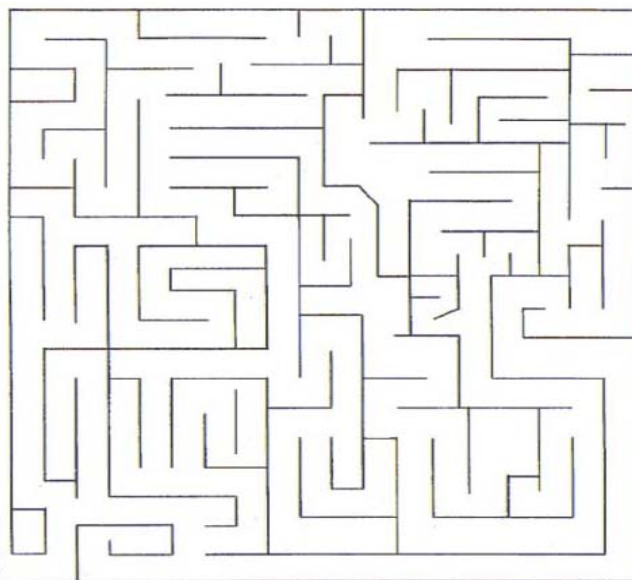
Savings Programs

Account Type	Dividend Rate	Annual Percentage Yield
Regular Share Account	0.50%	0.50%
Secondary Savings Account	0.50%	0.50%
CHEF	0.75%	0.75%
My Account	1.00%	1.00%
IRA (Traditional or Roth) **	2.50% - 2.70%	2.52% - 2.72%
Money Market	No Dividend Paid	No Dividend Paid
Money Market (Tier 1)	1.80%-2.00%	1.81% - 2.01%
Money Market (Tier 2)	2.25%-2.45%	2.27% - 2.47%
Interest Checking	0.50%	0.50%
Rewards Checking	0.75%	0.75%

Certificate Programs

Certificate Type	Min. Balance	Dividend Rate	APY
6-Month Certificate	\$1,000.00	2.40% - 2.60%	2.42% - 2.62%
One Year Certificate	\$1,000.00	2.75% - 2.95%	2.78% - 2.98%
2-Year Bump-It-Up Certificate	\$1,000.00	3.10% - 3.30%	3.14% - 3.34%
3-Year Bump-It-Up Certificate	\$1,000.00	3.40% - 3.60%	3.45% - 3.65%
**Traditional IRA or Roth IRA 1-Year Certificate	\$1,000.00	3.10%	3.14%

Can you help this dinosaur find his friend?



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