

Newsflash



Big Enough to Serve... Small Enough to Care

JULY 2008

WHETHER IT'S A FAMILY VACATION....



HIKING THE ROCKIES...

WINE TASTING IN NAPA...



OR SOMETHING MORE TROPICAL...

THE REGISTER-GUARD FEDERAL CREDIT UNION CAN HELP MAKE YOUR SUMMER TIME DREAM VACATIONS COME TRUE!

**SUMMER VACATION LOAN
UP TO \$3500 FOR 12 MONTHS
WITH A FIXED RATE AS LOW AS
8.50%***

TALK TO US TODAY FOR MORE DETAILS!

Thanks for your Input! Enter to Win

1 of 2 \$50 Best Buy Gift Cards!

In your June statement, you will find a survey prepared by the RGFCU to find out what you think about using our current Home Banking program and our research to add a Bill Payment feature. Your input is valuable and will assist us in selecting the best product for you, our members. Please take moment to complete this short survey and return it to the RGFCU by July 10th. Your name will be entered into our drawing for 1 of 2 \$50 Best Buy Gift Cards.



TELL YOUR FRIENDS AND FAMILY ABOUT US!!! YOU BOTH WILL BE WINNERS! WE'LL GIVE YOU A \$20 GAS GIFT CARD AND 2 MOVIE



STOP Vehicle Rates Dropped!

Now is a great time to shop for deals! Let the RGFCU help you with our **GREAT NEW or USED vehicle loan rate** starting as low as

5.25% APR*

If you have a vehicle financed at another financial institution or you are purchasing a vehicle, now is the time to finance with the RGFCU. Plus, when you finance or refinance from another lender between July 1 - 31st, you will receive a \$30 Gas Gift Card.

The RGFCU loan staff will make your car buying experience simple and easy. With quick and simple preapprovals, used vehicles values available via Kelly Blue Books and a loan staff that really cares about you, let us assist you to get the car of your dreams.

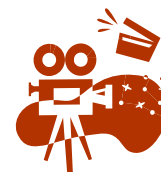
The RGFCU cautions you when considering the purchase of a vehicle from internet sites. Check out all information fully and always ask to view the vehicle. Reports of fraud, theft and counterfeit checks are on the rise and we don't want you to get be left with no money and no car. Feel free to call us with any questions or to start your loan application today.

*New Money Loans Only. Subject to credit approval, length of term financed and financial partnerships with the RGFCU.

Discount Movie Tickets

Kids at Home? Family Visiting? To hot to stay at home? How about a night at the movies? The RGFCU has discount movie tickets for both Regal & Cinemark theaters. For \$6.00 take yourself or the whole family.

Tickets are not valid on (*) starred attractions.



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From Your RGFCU Staff

Congratulations Mary!

Mary Newell, the RGFCU Information Services Director, married John Polk, long time RGFCU member, on June 21, 2008.



Preparing for Your Transfer of Wealth
By Joel Jellesed, LifeTime Investments

Rising affluence and an aging population are expected to trigger a vast transfer of wealth over the next 30 years. According to Boston College's Social Welfare Research Institute, approximately \$40 trillion or more will pass from one generation to the next by 2052. With so much wealth changing hands, the need for estate planning is bound to increase among those who pass on assets. At the same time, investment planning will be paramount for those who inherit assets.

If you are considering an estate plan due to these reasons, now may be the time to take action. While each situation is unique, here are a few planning thoughts for givers and receivers.

A variety of legal documents and tools can help ensure that your assets are distributed according to your wishes. These may include a will, powers of attorney, and one or more types of trusts, such as a living trust, which may help you control assets while you are alive and potentially provide tax benefits.

Assets held outside your will — including life insurance contracts, IRAs and employer-sponsored retirement plans accounts — will pass directly to beneficiaries you've named to receive them. Consequently, it's necessary to keep such beneficiary designations up-to-date and accurate.

In addition to ensuring that your assets are passed on to those you intend, helping you reduce taxes is a major purpose of estate planning. New federal estate tax laws were established in 2001, bringing about a gradual reduction of estate taxes through 2010. Under current rules, taxpayers can exclude the first \$1.5 million of an estate's assets from federal estate taxes in 2004. This exemption increases to \$2 million in 2006, and \$3.5 million in 2009. The law also decreases estate tax rates. Currently, the top rate is 48%. This rate gradually decreases to 45 percent in 2007, and in 2010, the estate tax will be repealed. In 2011, however, unless Congress intervenes, the estate tax will revert to the pre-2001 tax structure, with a \$1 million exemption and a maximum rate of 55%.

While current tax law creates opportunities, it also requires planning vigilance. For instance, you may want to review your will and any trusts and rebalance assets to ensure that the division of wealth between you and your spouse and other beneficiaries remains as intended. After all, your inheritance today could be part of the wealth you transfer to the next generation.

Joel Jellesed is a long-time business partner of the RGFCU and is a LPL Registered Representative. He is available to discuss your individual financial planning or investment needs at no cost and can be reached at 541-461-4052. The Register-Guard Federal Credit Union is not a registered broker dealer and is not affiliated with LPL Financial. This newsletter / article was prepared for the representative's use. Securities & Insurance products offered through LPL Financial & its affiliates, Member FINRA/ SIPC.

Not NCUA Insured

No Credit Union Guarantee

May Lose Value



Welcome to our New Gateway Plaza Neighbors
McAyeal's Dry Cleaners!

We are glad to be able to introduce our members to our new neighbor and they are excited to meet you, our members. By showing your RGFCU Membership card, you will receive **15% off** your service. If you are in need of dry cleaning services, stop by, say Hi, and get **15% off!**

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

Credit Union Repossession For Sale

2000 Nissan Frontier XE Crew Cab 4-Wheel Drive Pickup
 125,000 miles/Automatic/Tilt /Cruise/ Sliding Rear Window/Bed Liner/
 Running Boards/Power Windows/Power Door Locks/Power Mirrors.

Needs radio and new tailgate.

Asking: \$6,300 - See at RGFCU

Special financing available for qualified members: 3.9% Fixed Rate

Are You Experiencing Tough Financial Times?

If so, you are not alone. Rising gas costs. Rising food prices. Reduction in work hours. Monthly mortgage payments, auto loan payments, credit cards, medical bills -- they all add up. But, if you have a loan with the RGFCU, you don't have to struggle. You are not alone! Give us a call so we can work with you on how to keep your financial picture from breaking apart. We have many options to help you -- reduced payments, partial payments, interest only payments or full loan extensions are some of the many tools to put your pocketbook at ease. Give us a call at 988-9059 and let us know what's happening. Don't wait because the sooner we talk with you, the sooner we can help give you peace of mind. Our one-on-one personalized service will make you glad you are an RGFCU member.

Starting a Summer Home Improvement Project?

Whether it's involves painting, sawing, landscaping or plumbing, let the RGFCU help with a Home Equity Line of Credit Loan. Use what you already have - the equity in your home - to make it even better. 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 4Financial Partner discount. Owner & Non-Owner Occupied



Happy Birthday to all our RGFCU members celebrating July birthdays!

ALBERTOSAURUS
 ARCHAEOPTERYX
 DIPLODOCUS
 IGUANODON
 STEGOSAURUS
 TRICERATOPS
 TYRANNOSAURUS



DINO-SAVER Word Find

Hey kids, sometimes dinosaur names are very long. Here are some long ones for you to find in puzzle. Circle each name listed. Look up, down forward, backwards and even diagonally. Have fun!

T Y R A N N O S A U R U S
 R Q E T U O P I Y R W U X
 I G U A N O D O N M R V C
 C Z X S V B I W S U I K M
 E A B Y Z X P G A J K L N
 R W V U T S L S Q P O N L
 A R C H A E O P T E R Y X
 T F B S P G D W D G I E T
 O R Q P E N O M L K J H G
 P I H T F D C E B A Y X Z
 S M S N Y M U Y N O M B I
 M E D C V F S R T G B N H
 S U R U A S O T R E B L A

REGISTER-GUARD FEDERAL CREDIT UNION

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