



## Hurry - before it's gone!

There's not much time left to squeeze in that summer vacation. Disneyland, Yellowstone, beach, camping, whatever the destination and whatever the budget let the RGFCU help. Quick, easy and low rate vacation loans are just the ticket to get you out of town and heading toward your vacation destination. Come by and talk to us about what type of loan works best for you. But, don't wait too long - summer will be gone before you know it!

## Membership Means More At the RGFCU

Referral a new member who opens an account during July and receive \$25 plus 2 Movie Tickets. Plus, our new member will receive \$30. Opening an account is simple and easy.\*

Employees and Independent Contractors of the Register-Guard are eligible for membership as well as all family members of existing members.



\*To establish membership in the RGFCU, requires a \$25 deposit into a savings account. This is not a fee.

## About the RGFCU 2009-2010 Scholarships



The RGFCU was pleased to be able to provide two \$1,000 scholarships for the upcoming 2009 - 2010 school year. We had a total of 12 candidates that applied and in mid-June the Oregon Student Assistance Commission (OSAC) provided the RGFCU Scholarship Selection Committee with the candidates applications. The Committee had their work cut out to select only two winners along with two alternates.

All of the candidates were fabulous. Their academic experience, community service, life adventures and educational dreams were as vast as anyone can imagine.

Selections have been finalized and the OSAC has been notified of our selections. Winners were notified via email in the last week and we are awaiting to hear of their acceptance before announcing the winners. All other candidates will receive a special thank you letter from the Credit Union along with \$100 deposit to their RGFCU account.

The RGFCU would like to thank all candidates and encourage all of those completing their FASB applications in early 2010 to be sure to apply for the RGFCU Scholarship. The Credit Union will again be offering two \$1,000 scholarships for the 2010-2011 school year.



## Happy 4th of July!



## Moving, Relocating, Changing Employers

The RGFCU stays with you throughout your many life changes

As a member of the RGFCU, you are always a member no matter where life takes you. So whether you are moving across town or to a new city or state, you can stay with the RGFCU. Going away to school, relocating to be near family, starting a new job, retiring or changing employers, you can maintain all your accounts and services with us as your trusted financial partner.

With FREE online banking, Call 24, FREE Bill Pay, FREE VISA Check Card, FREE Checking Account, Direct Deposit, FREE & UNLIMITED ATM use (deposits and withdrawals), Toll-Free phone number and personalized service, let us help you make this life transition smooth and easy.

No need to close your membership as the RGFCU is just a call or click away. Stay with us and have one less thing to worry about.

## RGFCU Home Equity Line of Credit

We can't help you pick the color to fit your mood—but, we can help you pick the loan that fits your budget!

For years the RGFCU has specialized in helping our members find a loan that matches their own special needs. With summer here we are helping people just like you find ways to finance home improvement projects. Whether it is large or small - painting or adding on, we have ways to help. Home Equity Lines of Credit tap into your home's value to help you make improvements and may be tax deductible. Stop by and talk to us about your plans and we'll let you know what we can do to help you. We even give you our opinion on paint color!



**It's Summer Now ...  
But school is just around the corner!**

For college students, that adds up.  
Tuition...Rent...Books...Computer...  
Clothes...Furniture...Food...Car...  
Dorm Expenses...Bike...etc...



But relax, the RGFCU can help make these needs happen. We offer a variety of ways for you or your parents to help pay these expenses. Home Equity Line of Credit loans can help with tuition or housing, vehicle loans to help make you mobile and a variety of other loan options to help with everything that keeps adding up. Our staff will help you find creative and affordable solutions to your school needs.

And, don't forget ,when you're there you'll need cash for daily expenses or spending money. We can help there too with the RGFCU VISA Debit, parents can deposit cash into a special account that you can use to purchase items anywhere VISA is taken, or withdraw at any ATM machine.

College life can be tough on both students and parents, so let the RGFCU make one part of your experience a little easier - give us a call or stop by to discuss your options.

**Important Home Banking Information  
Downloading Your Account Information**

When the RGFCU's Home Banking program was originally developed it supported the "QIF format" for Quicken. This format allowed you to download your financial data directly to the Quicken program. However, Quicken recently made changes to their format and now makes the more current versions of Quicken incompatible with the RGFCU Home Banking program.

Newer Quicken software no longer supports the QIF format for checking accounts. If you are using an older version of Quicken, it is still fine but if or when you upgrade, you may have problems. For more information from Quicken, go to:

[https://quicken.custhelp.com/cgi-bin/quicken.cfg/php/enduser/std\\_adp.php?p\\_faqid=3886](https://quicken.custhelp.com/cgi-bin/quicken.cfg/php/enduser/std_adp.php?p_faqid=3886)

The RGFCU will be working with our current data processor to determine plans for when our home banking platform may be updated. At this time, there is no anticipated time line. We will keep members posted as we learn more information.

Thank you for your patience and understanding.

**Attention Call 24 (GIGI) Users**

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.

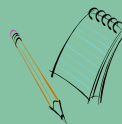
The Credit Union will continue to remind members of this upcoming change in newsletter, receipt messages and statement message.

We will also be sending letters to all regular Call 24 users.

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



**Making a Change**



This Fall, once again, the RGFCU will be collecting much needed school supplies for our area students. We will also have out our "Change For Change" jars for any spare change you care to donate. We realize with the financial situation as it is, times are hard for everyone; but whatever you can do to help students and teachers of our community will be appreciated!



**DINO SAVERS- DAN DOO FIND  
ALL THE 4TV OF**



BLUE  
CONGRESS  
ENGLAND  
FLAG  
FREEDOM  
JULY  
KING  
LIBERTY  
PARADE  
RED  
STATES  
UNITED  
WHITE

X	Z	A	R	J	I	Z	X	O	I
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**CONGRATULATIONS TO  
ALL OUR HIGH  
SCHOOL AND COLLEGE**

**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



**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](http://www.registerguardfcu.org)