



RGFCU's Checking Account Worth Checking Out!

- ◆ Are you paying a monthly service charge for your checking account?
- ◆ Do you pay an annual fee for your VISA Check (Debit) Card?
- ◆ Are you paying for ATM transactions?
- ◆ Are you paying to transfer from an overdraft protection account?



If you answered "yes" to any of the above questions, you need to "check-out" an RGFCU Checking Account!

With many great FREE benefits, an RGFCU Checking Account will keep more money in your wallet, where it belongs.

How About - **FREE - 1 Box of Checks Per Year**
FREE VISA Check (Debit) Card
FREE Home Banking
UNLIMITED ATM Transactions
FREE Overdraft Protection Transfers
Interest of .50% Paid Each Month



With the convenience and safety of direct deposit and easy access to your funds by using an RGFCU VISA Check Card or RGFCU Cash Card, start your RGFCU Checking Account today.



Auto Loan Incentive
\$30 Car Wash Gift Card
For Auto Loans Funded
June 1, 2008 - June 30, 2008

During the month of June, bring us your car loan that you have financed elsewhere or finance that current vehicle purchase with the RGFCU and you will receive a \$30 Car Wash Gift Card. Enjoy the sunny days of summer with a sparkling car!

This promotion is for new loans only.

"Credit Score & Credit Reports

How the System Really Works, What You Can Do"

From loan rates to auto insurance to being serviced by medical facilities, your credit score today has an impact on the rates, premiums and services you may receive. Never before has understanding your credit score been more critical. Written by author Evan Hendicks, this highly informational, easy to read publication explores the many aspects of your "credit score" and "credit reports". The RGFCU has two copies available for members to checkout and enjoy. To checkout a copy, stop by or call the RGFCU at 988-9059.



Fraud Prevention & Awareness

With the rise in internet scams, you should never disclose personal information by phone or online unless you have verified the authenticity of the individual or website. To assist in protecting your confidential financial information, the Register-Guard Federal CU does not initiate calls or emails asking for personal information. If you receive emails or calls claiming to be from the RGFCU, notify us immediately and remember to not provide any information.

TAKE THE RGFCU SURVEY AND BE ENTERED TO WIN 1 OF 2 \$50 BEST BUY GIFT CARD* WE NEED YOUR HELP!

The Register-Guard Federal Credit Union is conducting a Member Survey.

We would like to know what you think about Home Banking and a new Bill Pay Program



* must be a member to be eligible to win the Gift Card

We value your input and your responses will help us to serve you better. Please take a few minutes to complete the survey.

Go to our Web site at www.registerguardfcu.org and click the "Take the Survey" button. There are only a few questions and will take only a couple minutes of your time, but your responses are important to us. Thank you!

THANKS FOR JOINING US!

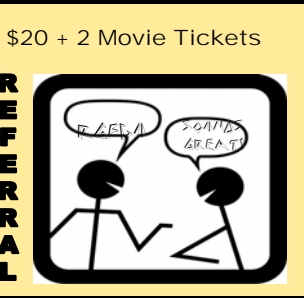
The Register-Guard FCU 54th Annual Meeting on May 22nd was a huge success. With over 70 members in attendance, this fun filled tropical event covered RGFCU business, the unanimous re-election of 4 Board of Director positions and made 30 people very



MEMBERS -
REFER A
NEW MEMBER
&
WE'LL GIVE YOU A
\$20 GAS GIFT CARD AND 2
MOVIE TICKETS AND OUR NEW
MEMBER WILL RECEIVE A \$20
GAS GIFT CARD.
HERE'S ALL YOU NEED TO DO:



JUST REFER A DO-
WORKER OR
FAMILY MEMBER
USING THE
REFERRAL DONATION
BELOW.
AND PRINT YOUR
NAME ON THE
BACK OF THE



Fact or Fiction: ATM PIN Reversals

The Internet can quickly spread "urban myth" stories that may or may not be factual. But few stories gain such rapid appeal with so many as those that report the potential impact on consumer safety and confidence.

Various chain emails have once again surfaced reporting what are misleading stories regarding the use of entering your ATM PIN in reversed order to signal duress. Is this Fact or Fiction?

PIN reversal technology is a concept based on the possibility that a cardholder could remember and reverse their PIN at an ATM to draw attention in a dangerous situation. Critics say that it is unlikely that anyone under duress could successfully pull this off without compromising personal safety. Not to mention, if your PIN number is 1221 or 3223 in those cases this concept could not be possible because it would be the same either way.

So, Fact or Fiction: This one is Fiction! If you reverse the order of your PIN when entering the number in the ATM, the only thing that will happen is that you will have a mismatch and risk the card being taken in the machine.

The PIN reversal emails that people are receiving are bogus. It will not alert the police and could put you in more danger. Always be aware of your surrounding when doing transactions at the ATM.

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



Free Gambling on the Internet is never Free.

Do you like to play free games on the Internet? If so, please read the following:

Free gambling websites for entertainment only? If it sounds too good to be true, it probably is. Nothing in this world is ever "free," there is always a catch. Every time you register on the Internet, you are giving out personal information about yourself. This could include income category, gender, age, life choices, debit/credit card numbers, shopping preferences, etc. Legitimate companies are trying to gather ways to contact you through your email or home address and profile you; so they can sell you something. Legitimate "free" gambling sites are encouraging you to go to one of their "play for money" gambling sites.

Criminals play up the fact that everyone wants to play for free. They create "free" gambling websites to steal your identity or your money. These types of scams are currently on the rise and can be driven by viruses which do not require you to download anything but can infect your computer. You only need to visit one of these websites for spy ware or worse to be introduced onto your personal computer.

Be cautious and frequently scan your computer to detect and eliminate viruses. Know the sites you are visiting. Providing personal information can be dangerous and compromise your financial information. Monitor your account closely and report any suspicious activity immediately.



Are you in the Market for a New Mortgage?

Call the RGFCU's trusted business partner, Bonnie Smith, at Pacific Cascade Mortgage Company.



This may just be the time to lock in a fixed rate mortgage while rates are still low. She can help you determine if it would be best to refinance or stay with what you have.

Call Bonnie
(541)484-3104

Happy Birthday
To all our RGFCU
members celebrating
June birthdays!



Hey Kids!

Are you a Dino-Saver Yet?

It's a great and fun way to save. You can even earn prizes every time you save! Ask your parents to find out more at the RGFCU!



Summertime Dinosaur Reading Ideas

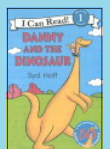
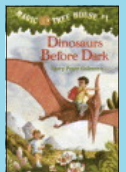
Dinosaurs after Dark by Mary Pope Osborne.

Ages 5 -8. The first in a series of books about a brother, sister and a Magic Treehouse that takes them to a variety of historical times and places.



Dinosaur Time by Peggy Parish - an early reader book ages 1 -7. Young children can read about dinosaurs - even how to say their names.

Danny and the Dinosaur by Syd Hoff - an early reader book - ages 4-8. Danny sees a dinosaur in a museum and wishes for a playmate - see what happens.



REGISTER-GUARD FEDERAL CREDIT UNION

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