



READY, SET, GO!

WITH ALL YOUR SUMMER PROJECTS

Summer is here and so are the projects! Check the list, prioritize and GET GOING! But are you wondering just how you might afford, a new addition, fence, paint job or landscaping? The list goes on. Well, we have a solution: Consider an RGFCU loan! We offer a variety of loans to meet your needs including a Home Equity Line of Credit.

By setting up a Home Equity Line of Credit, you can access funds as you need them whether it's for that home improvement project or maybe you are thinking about eliminating some other debt, like credit cards, paying off or purchasing a vehicle or getting ready to cover those college expenses.

With our variety of loan options we can help you with everything from money to build that fence, to buying a new truck to haul all the necessary materials.

Give us a call so we can talk with you and see how a RGFCU Home Equity Line of Credit or other type of loan will fit your summertime needs.



And remember, we **DO NOT** charge any additional loan fees, and generally can process your loan and get you the money on the same day!

Give us a call today at 988-9059 for more information!

RGFCU Piggy Banks
\$2.50



Thank You Members!

The RGFCU staff and Board would like to thank you for helping make this year's Annual Meeting and Open House such a success! We had over 65 adult members and 12 kids attend this year.



This year's baseball theme was fun and included popcorn and soda served all day and great door prizes such as Ems tickets, gift certificates and over 20 theme gift baskets. Three open board member positions were filled by Tami White, Pete Knapp and Greg DeCrow who are ready to serve another 2 year term representing you, our valued members.

Supervisory Committee Members are: Rick Grosscup, Bob Cassidy and Anne Temple. These volunteers serve one year terms and are sometimes referred to as the "watchdog" of the credit union. Thank you to all of our volunteers and members.

ROAD TRIP!

Summer vacation and the open road, what could be better? Sight seeing trips, the coast, camping, fishing or water sports - Oregon has it all! Now's the time to purchase recreational vehicles to make your summertime dreams come true! Prices for new and used recreational vehicles and boats are priced for quick sale. The RGFCU is ready to help you with your financing with our low rate recreational vehicle loans! With rates as low as **5.90% APR**, and convenient repayment plans, we can help you hit the road in style! We'll even help with that first tank of gas for your new vehicle - a **\$25 gas card and 2 Eugene Emerald Tickets**. Give us a call at 988-9059 to let us see how we can help you!



*New RGFCU loans only, subject to collateral and credit approval. Based on 4 point financial partner rate.

On-line service takes waiting out of banking!



Tired of spending your lunch hour waiting in line to do your banking or pay your bills? The RGFCU's Home Banking, Bill Pay program and Direct Deposit services make it easy for you to do your banking and bill paying at home - at your convenience. Pay your bills or check and maintain your account on-line while you watch television with the kids, relax out in the yard, or even on a coffee break at work. Don't get us wrong, the staff of the RGFCU loves to see you when you do come by, we just want to help make your day go a little easier! For more information about these services, give us a call at 988-9059 or see our website at www.registerguardfcu.org

Credit Union Drop Box at RG Building



Just too busy to make a trip to the credit union? Need to get documents back to us? Want to make a deposit or send a loan payment? Drop us a note to reorder checks? No need to make a trip to the credit union branch. Just use the convenient and secure drop box located in the lobby of the RG building by the customer service counter.

The box is available to be used by RG employees and independent contractors to facilitate your credit union business.

The credit union makes a daily trip about 3:00 p.m. each day to pick up items in the box and handle your business.

Save Time, Save Money, Save Gas—It's easy and convenient!

The RGFCU is ready for your Car Loan!

Whether you are purchasing a vehicle or thinking of refinancing your existing auto loan from another lender, the RGFCU has funds available to fulfill your request. Plus, during June if you finance or refinance your auto from somewhere else, we will give you a **\$25**

Gas Gift Card and 2 Eugene Ems baseball tickets. But hurry those gas cards and tickets are limited. So, give us a call and check our rates and terms, you will be glad you decided to "park" your auto loan with the RGFCU.

This promotion is for new loans only.



Lifetime Investment Solutions

HELPING YOU PLAN FOR TOMMORROW, TODAY!

Confused about your financial options? You are not alone. Financial Planning, Investments, IRAs, Insurance Needs, Simple SEPs, Employee Benefits, Retirement, 401K, Annuities, College Savings Plans and so much more. Where do you start? What is the best option for you? The Register-Guard FCU has the answer. Through our partnership with Lifetime Investment Solutions, you can find the professional help and experience you need to make these important Financial decisions.

Joel Jellesed, proprietor, is a registered representative specializing in business and personal need analysis and solution development. He is a well qualified professional that enjoys his work. The goal of Lifetime Investment Solutions is to help you gain financial independence and peace of mind. They are in a unique position to contribute to the financial success of our members and our community - while taking full advantage of superior back-office support, regulatory expertise and oversight.

Don't wait another minute to put your future in your hands today. Call Joel Jellesed at (541) 461-4052 or email him at joel.jellesed@lpl.com for more information. Joel is a well qualified professional that enjoys his work.

Technology support is provided by Linsco/Private Ledger, one of the nation's leading independent brokerage firms. Choosing the right resources to manage your wealth is one of the most consequential decisions you will ever make. With increasing uncertainty in today's financial markets, these are times when you need the most unbiased advice.

Securities-related products and services made available through Lifetime Investment Solutions are offered by Linsco/Private Ledger, an independent registered broker/dealer, member NASD/SPIC. Securities are not obligations of nor guaranteed by the Credit Union, are not insured by any government agency, FDIC, NCUA, and involve risk to principal. Credit Unions are not affiliated with Linsco/Private Ledger.



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



Membership Dive Right In!

Now is a great time to share the benefits of RGFCU membership with your family and co-workers. With personalized service, many FREE services and low cost fees, keeping more money in your wallet is easier than ever. Plus, during June, you can earn extra money by referring a new member to join the RGFCU.



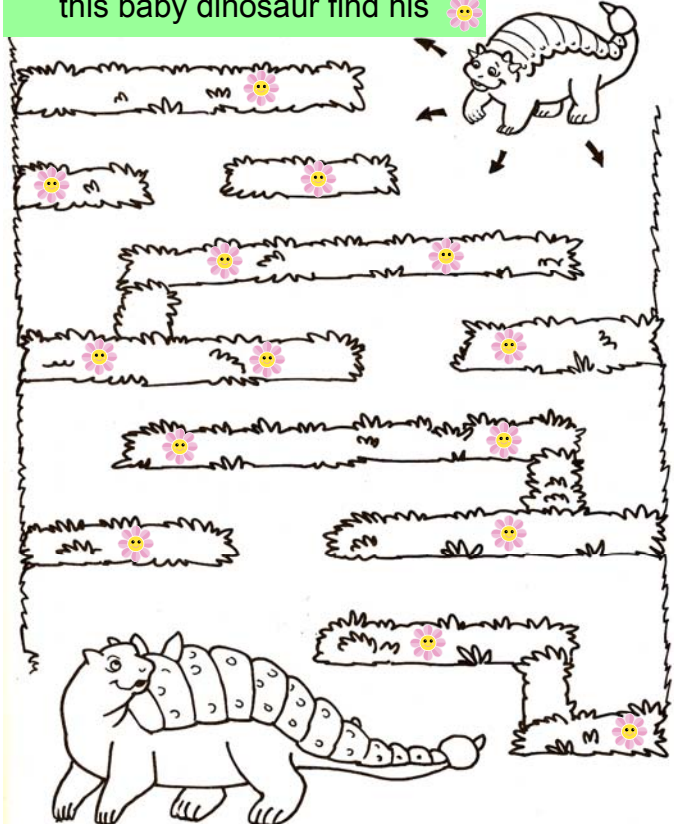
Here's all you have to do:

- Refer a family member or co-worker to the RGFCU to become a member.
- You, as an existing member, receive \$25 deposited to your RGFCU account when they join.
- Our new member also receives \$25 deposited to their account.

Plus, we will enter both of you into a fabulous prize drawing for an additional \$50 Cash Prize to be held July 1st.

Share the benefits and refer a new member today.

Dino Savers: Can you help this baby dinosaur find his



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