

Newsflash



Life can be a walk on the Beach!

~~Party~~
Come Join the
Register-Guard
Federal Credit Union
Annual Meeting Beach Party
Tuesday June 22nd



Refreshments
Door Prizes
Free Gifts
Credit Union Updates

Snacks will be provided throughout the day so come help us celebrate all day long!

Up-Coming Summer Events

June 22nd—RGFCU Annual Meeting

July 24th—Children's Miracle Network Winetasia Event @ Sylvan Ridge Vineyards. Tickets available at the RGFCU.

July 25th—RGFCU Booth @ Springfield's Neighborhood Watch event @ Day Island Park in Springfield.



Just a Reminder—Gambling Regulation Update

In accordance with Federal regulations the RGFCU will not permit its members to use credit union accounts for the purpose of illegal internet gambling. Attempted transactions will be blocked, and repeated attempts may result in account closure.



Welcome to MyMoney.gov Financial Education—It's Never To Late!

MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial Education, whether you are buying a home, balancing your checkbook, or investing in your 401(k),

The resources on MyMoney.gov can help you maximize your financial decisions. Throughout the site, you will find important information from 20 Federal agencies and Bureaus designed to help you make smart financial choices.

Go to: www.mymoney.gov **MYMONEY.GOV**

Graduation Wow's and Woes

Graduation from high school or college can hit parents hard, not only emotionally but financially too! Graduation presents and expenses can add financial stress to a household. The RGFCU hopes we can help make this time a little less stressful, at least financially. We are offering two special loans created to help you make graduations special for that special person, and hopefully easier on yourself.

With our **Special Graduation/Vacation Loan**, you can borrow up to \$2,500 for 12 months at a fixed rate as low as *8.50% to help you pay for a gift, send them on a special graduation experience, or take a well deserved summer vacation yourself!

With our **Special Money Sale on Auto Loans**, you can send your graduate off into the real world in a vehicle you feel is safe and dependable. You can finance or refinance a vehicle with the RGFCU and receive an initial fixed rate as low as **4.90% for two years. Plus, you will receive a \$25 Gas Gift Card you can give them to get started!

Hurry on in and help yourself to a quick, easy and financially sound solution to your Graduation needs. Or take advantage of these great deals for yourself!



*Rates include discount for 4 Financial Partner. **Rates include discount for 4 Financial Partner and participation in Savings program.



**Congratulations to Our
Class of 2010
High School & College Graduates
We are Proud of You!**

Remember, the RGFCU can help you with all of your new financial responsibilities like buying a car, setting up a checking account, saving for special needs, or buying a home. We look forward to being part of your future!

Important Information for RGFCU Checking Account Holders

You may have been reading or even been notified by another financial institution that you now have to "opt-in" to receive the benefit of having your ATM or one-time debit transactions being covered if you have insufficient funds in your account. You may even have to pay a fee to ensure these types of overdrafts are covered.

But, not at the RGFCU. At Register-Guard Federal Credit Union, we understand that unforeseen expenses or errors sometimes occur when you might not have enough money in your account to cover a transaction on your account including a check clearing, an electronic payment, an ATM transaction or one-time debit transaction.

This is why our normal practice is to transfer money from your savings account to cover any amounts overdrawn from your checking account and it's **FREE!** If the funds are not available in your savings account and you have an approved Overdraft Line of Credit (ODLOC) with available funds, we will transfer funds from your ODLOC for **FREE.**

However, because of a new financial regulations, you may be notified that as of August 15, 2010, other financial institutions may cover your transaction BUT will charge you a fee to do so and only if you ask them to do so.

So, why spend the extra money on fees? Give yourself the peace of mind and avoid unnecessary fees by having an RGFCU Checking Account. With **NO Annual Fees, NO Minimum Balance Requirements, FREE transfers** from any RGFCU account and **FREE transfers** of available funds on an approved ODLOC, it helps you keep more money in your wallet.

Plus, 1 FREE Box of Checks Per year
 Unlimited FREE ATM Usage
 FREE VISA Check Card (Debit) or ATM Card
 Give us a call or stop by today to ask
 about an RGFCU Checking Account.



You Already Have A Better Way To Pay! Just Use Your RGFCU VISA Debit Card!

No more hunting for change.

No more holding up the line with writing a check.
 Pay the easy way with your RGFCU Visa Debit Card.

It's faster than writing a check.

Get's you through the checkout line faster.

Safer than carrying cash.

Need More Reasons to use your Debit Card

Accepted at million of locations.

The money comes right from your checking account.

A receipt for every purchase.

Use your card by using your individualized, safe and secure PIN or opt for the signature method and sign for your purchase. Either way, your transaction is safe, secure and in one easy step you can be on your way!

Don't have an RGFCU Visa Debit Card?

Stop by or Call and Ask us how to apply.

VISA Debit Card does require an open RGFCU Checking Account.

DINO-SAVERS, can you find and circle the 12 differences in these two pictures. The answer is listed below, but don't peek until you're done.



Protect Your Online Card Purchases!

Register Your RGFCU Card with Verified by VISA

Online fraud continue to increase. Unauthorized use of your card can cost you time, energy and money. The security and privacy of your online payments is important so, why not protect yourself and your card for FREE!

By registering your card with Verified By VISA, you create your own personal password so only you can make purchases with them online. It's safe, easy and FREE! And, with hundreds of participating merchants, you can rest assured that your purchase is now secure and safe.

To register your card, simply go to: www.registerguardfcu.org. Go to Links and click on Verified By Visa. Then follow the directions to register your card. Simple, easy and FREE!



Need a hand with your home improvement project?

Summer seems to be the season of home improvement projects. New fences, painting inside and out, installing new carpet, upgrading appliances, remodeling bathrooms, adding on an extra room, the list goes on. Let the RGFCU give you a hand - or at least a hand setting up a Home Equity Line of Credit loan to help you pay for it all.

Our Home Equity loans are easy to set up - with no annual fee and low fees to get started, apply now! With a Home Equity Line of Credit, we set up a credit limit and you use the monies as you need them. Call us or Stop by for Details.



Solution: 1. Cloud is missing. 2. part of umbrella is missing. 3. Triangle pattern on bucket is missing. 4. Center of starfish is missing. 5. Sail on boat is colored in. 6. Stripe on towel is missing. 7. Palm tree on cliff has moved. 8. Dolphin in water has moved. 9. Shell has moved. 10. Flag on boat is reversed. 11. Surfer is facing opposite direction. 12. Tail on iguana design is different.

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