



## Check out Checking Deals Are they really a deal?

Lots of financial institutions are offering great deals such as free checking, interest rate incentives, and even free trips, but the RGFCU encourages you to look closely at the fine print. Free can mean different things - is it free checks of a limited number, free debit and ATM use, minimum balances, or are there other fees attached? Are the great rates based on minimum balances and free trips really free? Take a good look at your current checking account, or the one you are thinking about changing to - what does the fine print really say?

We encourage you to compare it with an RGFCU Checking account. Here are just a few of our checking account features:

- ☉ NO Hidden Fees
- ☉ Free box of Checks (150 count) per year
- ☉ Interest Bearing
- ☉ No Charge ATM and/or Debit Card
- ☉ FREE On-line Banking & Bill Paying
- ☉ Overdraft Protection available
- ☉ **And for a limited time - A pair of FREE movie tickets when you open a RGFCU Checking Account during the month of March.**



So, when you're done checking around, come check us out!

## Struggling to make your RGFCU loan payment? Everybody needs a helping hand sometimes!

Stop by or call and talk with us now. It is never too early or late to let us know if you are struggling and unable to meet your obligations with the credit union. When times are tough, the RGFCU is here to help you manage your finances. We have a variety of tools and options at our disposal to bring you peace of mind as you work face-to-face with your credit union who cares about your future. We want you to keep your good credit rating and maintain a strong financial relationship with us. Our personalized service provides us the ability to listen to what's happening in your life and help you find the solutions to meet your needs.

So, give us a call or stop by and let's partner together to get through these tough economic times.



## Ask us about MyAccount

It's EASY —It's SIMPLE —It's a GREAT way to start saving today!

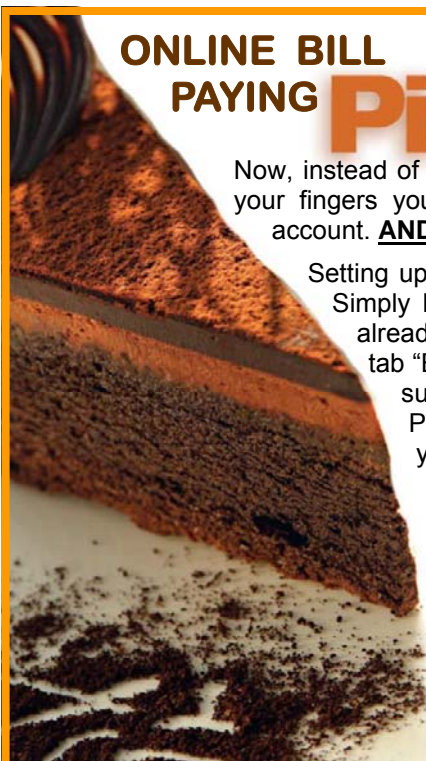
## ONLINE BILL PAYING It's a Piece of Cake

Now, instead of writing and mailing checks for monthly bills, at the touch of your fingers you can pay your bills directly from your RGFCU checking account. **AND ITS FREE!**

Setting up your Bill Pay account is quick and easy - a piece of cake! Simply log-in to RGFCU's Home Banking program. If you are not already registered, you will need to do that first. Then click on the tab "Bill Pay" that appears along the top bar of the Home Banking summary page. Answer the questions and confirm your profile. Please be sure to confirm and update your email address in your profile. Then schedule your bills to be paid.

You can schedule any bill to be paid. You can pay your utilities, credit card, even medical bills or send a check to a friend. All are available without you even writing a check! Then watch your account history for your items to clear.

With RGFCU's NEW AND **FREE** Bill Pay program, managing and monitoring your account online, in one location, is simple and easy - and totally at your convenience. It's a Piece of Cake!



## Do you perform online transactions? Help Protect Your Card From Fraud!

Register your card today at:  
[www.verifiedbyvisa.com](http://www.verifiedbyvisa.com)

### Why should I sign up for Verified by Visa?

Visa offers comprehensive fraud protection, but Verified by Visa goes even a step further, adding an extra layer of security at the point where you enter credit card information online. The service helps prevent unauthorized online use before it happens by confirming your identity with an additional password. Activating your card is quick and easy - then you're done.

Verified by Visa is only one part of our five-layer system to prevent, detect, and resolve security issues. Specifically designed to make online shopping experiences safer and more secure, Verified by Visa gives you extra control over your Internet transactions.



Visit the RGFCU the week of April 19-25 and help us celebrate National Credit Union Youth Week. Add to or open a youth account and show your child how saving regularly can add up quickly--seems like magic.

Remember, that RGFCU membership is open to all your family members.

Watch the April newsletter for special details.

**Earn \$\$ In Your Pocket!  
New Member Referral Program**

Put a few more dollars in your pocket during March by referring a co-worker or family member to join the RGFCU. When they join as a new member, you will earn **\$25 cash into your account plus 2 movie tickets and we will be pleased to deposit \$25 to their account too!**

Now is a great time to share the benefits of being an RGFCU member with your family and co-workers. With friendly professional staff to assist you and our famous personalized service, we'd love to have your family member and co-workers join the RGFCU family.

Hurry, the \$25 only lasts until March 31, 2009.

**KEEP AN EYE ON YOUR ACCOUNT!**

The RGFCU provides a variety of tools that can assist you in managing your account on a day-to-day basis. Direct Deposit, Home Banking, Bill Payment and Call 24 are all FREE tools that you can use to keep an eye on your account.



With the ever increasing fraud on all financial accounts, watching your accounts on a daily basis is critical in reducing your losses due to non-authorized transactions. Try one of these tools today. They are FREE, easy to use and will give you the peace of mind.

If you happen to spot a questionable transaction, call the RGFCU immediately so that we may research the item and take the necessary actions to protect your account.

**“Hit A Home Run With The RGFCU”**

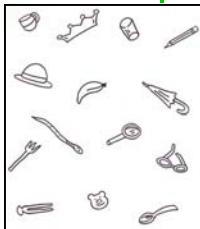


That's the theme for the RGFCU Annual Meeting. Be sure to mark **Thursday, May 21st** on your calendar and plan on attending this year's Annual Meeting held at the RGFCU Branch.

Watch for further details in the April newsletter.

**DINO SAVERS Lost and Found**

Can you find the 14 missing objects in the box below that are hidden somewhere in the dinosaur picture?



**IMPORTANT COMPROMISED CARD ALERT!**

Many of our RGFCU members have received letters from us over the past month advising them that their cards may have been compromised due to a security breach with a national card processor.

For those members whose card was compromised, we would like to thank you for your patience as we had to block and order new cards for you. Security is of the utmost importance to us and we know that this process can be an inconvenience. We appreciate your cooperation and positive attitudes when we work with you during these challenging times.

Your RGFCU Staff

**Setting Up Direct Deposit of your Tax Refund.**

Here are a few special numbers you may need  
**RGFCU Routing # 323274432**  
**RGFCU Account #**  
 We recommend you use your savings account that ends in a 00 suffix. **Provide your base account # followed by 00.**

**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