



### Help us welcome our newest RGFCU Member Service Representative Mayra Anaya

Joining the RGFCU family on April 26th, is as our newest Member Service Representative, Mayra Anaya. Mayra comes to the RGFCU with past experience in sales and restaurant service. A 2009 Sheldon High School graduate, Mayra intends to pursue a career in business at LCC and the University of Oregon. Mayra is fluent in Spanish and we are excited to be able to now provide this service to our members.

If you are a member or know someone that qualifies for membership but their primary language is Spanish, we are now available to service their financial needs.

Stop by and say "hi" or "hola" to Mayra and welcome her to our RGFCU Family.



## A Walk on the Beach

### Annual Meeting & Board of Directors Elections

This years RGFCU Annual Meeting is set to take place on June 22nd. The meeting begins at 5:50 p.m. and will start with the credit union conducting business of the credit union including the election of our new Board members. Once the credit union's business is completed we then adjourn and have several drawings for fabulous prizes! Gift cards, gift baskets, food, etc. Plus, a special prize drawing for kids!

Watch your June newsletter (delivered in your May statement) the RGFCU webpage, and postings in the RGFCU office for more information.

This year the Credit Union will need to fill 4 open Board positions. The RGFCU is pleased to present the following candidates for these open positions: Randi Bjornstad, Judy Maljai, Rob Ward and Lloyd Paseman. All candidates are current members who are running as incumbents. If you are interested in submitting a nomination for the Board of Directors, please contact Carolyn Smith, CEO as nominations are open until May 21st.

The Board of Directors are volunteers and oversee the operation of the credit union. They represent the members by providing overall direction, setting policies and objectives, monitoring goals and financial data, approving the annual budget and reporting action to the membership.

**If you are a RGFCU member in good standing and 18 years of age or older and would like to have a more active say in how your credit union operates, consider running for the Board of Directors. The Board meets once a month (4th Tuesday) for 2 hours and has an annual planning session in October or November. Terms are for 2 years.**

We thank all of the volunteers who give of their time and energy to serve on our Board of Directors and Supervisory Committee.

### Up-Coming Spring Events

June 22, 2010 - RGFCU Annual Meeting

#### New Design for the \$100 Bill

On April 21st, officials from several U.S. agencies unveiled the new design for the \$100 note. Complete with advanced technology to combat counterfeiting, the new design for the \$100 note retains the traditional look of U.S. currency.

When the new design \$100 bill is issued on February 10, 2011, the approximately 6.5 billion older design \$100s already in circulation will remain legal tender.

The new \$100 bill displays American symbols of freedom, including phrases from the Declaration of Independence and the quill the Founding Fathers used to sign this historic document. Both are located to the right of the portrait on the front of the note.



### Emergency Funds help you breathe a little easier

Building up an emergency fund is one of the most important things you can do to help your finances. An emergency fund is cash that you have saved up for the sole purpose of helping you maintain your normal life through the emergencies life hands you. Having this money tucked away can help you breathe a little easier if you face an unexpected financial emergency. An appliance or vehicle breakdown, unforeseen medical bill, or need to replace the hot water heater can create undo stress to both you and your finances. It can also force you to use your credit card to fix the problem. Having a few extra bucks tucked away can save you money, and stress.

At the RGFCU we want to help you start up your own emergency fund. We can open you a specialty savings account separate from your regular RG share account that is earmarked for emergencies. Start it out with whatever you feel you can spare and add a little to it each month. The easiest way for this account to build up is to automatically have a few dollars each month or each paycheck deposited directly into the account. The hardest part is committing yourself to using this money only when absolutely necessary, only in real emergencies. If you do that, it won't take long to build up a fund that can help you deal with life's little emergencies, and give you a lot of peace of mind.

## Wanting to Borrow Money

### We have it for You!

Wall Street, banking crisis, High unemployment, low credit scores, foreclosures. etc., these are words we hear everyday. Banks are not lending money, but people are needing to borrow. America continues to need to live, buy cars, make home improvements, pay bills and much more.

The Register-Guard FCU has the money to help our members. Not only can we help, but we want to help you with your financial needs. We have a variety of loan options for you from vehicle loans to Home Equity Line-of-Credit that can be used for home improvements, debt consolidation, education, or just about any need you have. As a member of the RGFCU, you don't have to put up with the bank's difficult and time consuming lending practices. We can often give same day service depending on the loan type. Our loan officers are eager to help. After all, by helping you take care of your financial needs, we help our whole membership and community move forward during these difficult financial times.

Come by and talk to us today about your



## Equity Income Loan

If you've heard the term "reverse mortgage" you may have wondered if that type of home loan is a good solution for you.

At the RGFCU, we have the best solution possible. Setting up an Equity Income Loan allows you to access or utilize the "equity" or savings you have in your home to help provide you additional funds each month as needed. These funds can help fill the gap to cover medical costs, auto repairs, home improvements, travel or any other expenditures that just don't fit into your monthly budget.

But the best news is that you can borrow without making a regular monthly payment. RGFCU's Equity Income Loan takes the best features of a traditional Home Equity Line of Credit and a reverse mortgage and brings them together. But, at huge savings!

Wondering if this is the home program for you? Give Carolyn Smith a call at the RGFCU and learn more.

## Money Sale—Auto Loans

Now thru May 31, 2010 the RGFCU is having a **Special Money Sale on Auto Loans.**

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!

Call us or Stop By for Details!

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

## Home Equity Lines of Credit

Starting that special home improvement project? Building a new fence? Expanding the landscaping? Painting the house? Upgrading carpet, flooring or appliances? Why not do it by setting up an Home Equity Line of Credit with the RGFCU.

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.

## Graduation / Vacation Loans

Graduation is just around the corner quickly followed by summer vacation. How do you do it all and still cover all the extra expenses. 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 with all your needs.

Give us a call today!

Rates includes discount for 4 Financial Partner.

**VISA Gift Cards make great graduation gifts.**

**Available at the RGFCU at no cost.**

## Your Credit Union Staff

Carolyn Smith, CEO

Val Malos, Office Manager

Janelle McKirdy, Loan Officer/Member Service

Mary Krecklow, Member Service

Bea Cross, Accounting/Member Service

Sherri Johnston, Marketing Director

Mayra Anaya, Member Services

*DINO-SAVER'S, Color this and cut out this Mother's Day picture and give it to your mom or another special person in your life.*



# Happy Mother's Day



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