



## Interesting Financial Times

Recently, we've received many inquiries from members asking about the safety and soundness of the Register-Guard FCU. *First and foremost:* we, and most all credit unions, are in fine shape. We passed on the opportunity to offer exotic or "alternative" mortgage financing programs, which caused the downfall of so many large financial institutions. As a cooperative, we have a responsibility to help all members reach their financial goals, not just a few at the risk of so many others. That is the real benefit of a credit union. We purposely control our growth to maintain a fiscally sound bottom line, so we can serve you with the personalized and professional service you have come to know and expect.

Safety, soundness and security – these words are what your credit union values and what you entrust to us to do each day as we assist you in managing your financial affairs. Many of us watch the national news and wonder just how it will affect me, in my home town, at my job and with my family. You're concerned about being able to get funds and credit when needed and if your deposits are safe.

At the RGFCU, we want you to know that your deposits are safe with us. We are federally insured by the NCUA and the NCUA continues to be strong, healthy, and enduring. Accounts are insured up to \$250,000 and IRA accounts are insured separate up to another \$250,000. Because NCUA member credit unions set aside funds into the fund itself (a form of self-insuring), we take a huge burden off the government (and consequently, the tax-payers). In short, we are safe and sound and so is your money.

We also want to let you know that we are here to help with your financial needs. With a wide

variety of loan options we can assist you with your auto refinance or purchase or how about a small holiday loan or maybe it's time to consolidate your debt with a RGFCU Home Equity Line of Credit. The best part of a credit union is about "people helping people". That means that when deposits are received by some members we use those funds to match the loan needs of other members. Our loan department is open and we are meeting over 150 loan requests each month.

*Because we know these are tough times, here are a few helpful tips:*

- ▶ Incorporate discipline (self monitoring) into your spending.
- ▶ Identify and cut out unnecessary expenses where you can.
- ▶ Save for the things you may want down the road – just a little every pay period can add up quickly.
- ▶ Use your credit sparingly; do not borrow to live outside the means because this debt has to be repaid.
- ▶ Reduce or cancel credit limits – this helps reduce the temptation to extend your credit and helps control spending.
- ▶ Try to maintain contributions to all of your retirement (pensions, 401K's and IRA) accounts.
- ▶ In tough times it's easy to put off retirement planning. However, in the long run, you'll be much better off if you maintain some level of contributions even if it is just \$10 per month.
- ▶ We can all benefit from developing good spending habits. Create a budget and use credit cards sparingly.
- ▶ Talk with our creditors if you are struggling to make your payments. Many are willing to assist you.

Let's work together during these challenging economic times.

## Holiday Skip - A - Pay & Community Give Back Campaign

You can skip your November 2008, OR December 2008, OR January 2009 loan payment.

With the holiday season approaching quickly, now is the time to be thinking of how you can keep some of your cash in your pocket to help cover those upcoming holiday expenses. Why not do so by taking advantage of the RGFCU's Holiday Skip-A-Pay program. With approval and payment of a \$10 donation, per loan, you can skip your loan payment(s) for November 2008 OR December 2008 OR January 2009. Along with skipping your payment, you can designate which of two (2) selected community programs you would like to support. A Holiday-Skip-A-Pay form is available at [www.registerguardfcu.org](http://www.registerguardfcu.org) for you to download or call us at 988-9059 and we will be happy to email or fax you a blank form.

**S.A.R.A. (Shelter Animal Resource Alliance)** is based in Eugene, Oregon. S.A.R.A. was founded in 2001 and its purpose is to rescue, assist and advocate for the lost and homeless animals at animal shelters. S.A.R.A. develops programs and provides funds for the programs which are designed to increase the number of shelter animals adopted into loving, responsible homes and to decrease the number of shelter animals euthanized.

*Website: <http://www.sarasavesanimals.org>*

**LEAD (Leadership, Education, Adventure, and Direction)** is based in Eugene, Oregon. LEAD's mission is to develop the leadership skills of low-income teens to empower them to address community problems and change the world. LEAD serves low-income, multi-cultural and/or at-risk teens ages 12-17. community. The staff at LEAD believes that problems for "at risk" youth stem from making poor choices and following the wrong direction. *Website: <http://leadteen.com>*



Happy Birthday  
to all our RGFCU members  
with November birthdays!

**So Long Mary Newell!** Mary has decided to leave the RGFCU to invest all of her time and into her own business - Mary's Softdough. We wish her the best and we all will miss her.



## NEW - View Your Cleared Checks via Home Banking

Forget to write down who a check was payable to? Can't read the carbon copy due to the lightness of the copy? Have to stop and call the credit union to see what check number was written to whom? Well, the RGFCU is making this all much easier for you.

Along with our new Bill Pay Program, we will also be adding a feature where you can view, online, your cleared share drafts. This will be available within the Home Banking system and will be part of our overall enhancements that we are working on providing to members. Currently, we are in the process of having our data processor complete the programming for this new enhancement and it should be ready by December 1st.



## Food for Lane County Food Drive November 1, 2008 - November 30, 2008.

You can help provide food to families in your community over this upcoming holiday season. Drop by non-perishable food or cash donations to the credit union November 1st through November 30th. Even your spare change can make a difference to a family in need. And, when you donate either \$5 in food or \$5 in cash, your name will be entered into a drawing for a fabulous gift basket.

Our goal is to fill two (2) food barrels during November and provide staples and supplies for families in our community.



## Toys for Tots Campaign Bring your new unwrapped toy or make a cash donation at the RGFCU between December 1st - 20th to help local kids

Thank you to everyone who donated funds or purchased cookies during the month of October for the benefit of breast cancer awareness. Your generous contributions of \$124 plus the RGFCU's 50% match of \$62 will allow us to donate in our member's names a total of \$186.00 to our local breast cancer society. Your participation is greatly appreciated.



Congratulations to these RGFCU kids for their recent win in our International CU Day Coloring Contest. Winners were: Lauren Diama (Age: 5); Corbin Krecklow (Age 8); Delaney Pietsch (Age 9) and Tiernan Pietsch (Age 12). Each winner receives a \$10 deposit to their RGFCU Account and a \$5 Gift Certificate.

## NEW IRA CERTIFICATE of DEPOSIT

Beginning November 1st, the RGFCU now has an IRA Certificate of Deposit available for NEW deposits only. This \$1,000 minimum balance certificate of deposit earns 3.03% APY with a 1-year term. At maturity, funds are then transferred into your regular IRA or Roth IRA account with the RGFCU. The RGFCU's IRA Certificate is safe, sound, a good investment and insured up to \$250,000. Transfer or start your new IRA with us today.

## RGFCU Bill Payment

Your RGFCU staff has been working hard to get all of the processes completed for the launching of our new RGFCU Bill Pay Program. We had anticipated a launch date of November 10th but are needing to extend that date to December 10th. We want to ensure all of the details are covered and the program has been tested fully.

**New Target Date: December 10, 2008!**

## 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

## NO FEE VISA Gift Cards & VISA Travel Cards Available at the RGFCU



RGFCU VISA Gift cards are a great gift or stocking stuffer. They can be used any place that takes VISA, so they are not limited to one store or mall as some gift cards are. And now there is

NO FEE. Plus, new fun designs for the holiday season will be arriving soon.



RGFCU VISA Travel Cards are a convenient way to take money with you without actually carrying cash. They are used just like a VISA card and good anywhere VISA is accepted. They are a safe, no-hassle way to make purchases while you travel and the cards are re-loadable.



## Support the Eugene Symphony at the 25th Anniversary Christmas Walk!



*Visit a trio of homes beautifully decorated with Christmas finery in the McMorran neighborhood.*

*The Eugene Symphony Guild again offers a big package of Christmas spirit with traditional and modern holiday music live during open hours on Saturday and Sunday, December 6th and 7th. Tickets are available from any Symphony Guild member, from the Symphony Association office, the Register-Guard Federal CU and from many local merchants. All tickets are \$12 in advance and \$15 on event days. To purchase tickets, stop by or call the RGFCU office at 988-9059 or call a volunteer at 687-9487 ext.100, or Kaye at 683-4220.*

## Are you struggling to make your RGFCU loan payment?

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 that 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 resources to meet your needs.



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

## DINO Club Alert!

Is your child, grandchild, niece or nephew a member of the RGFCU DINO Club? If not, they should be. The RGFCU staff and volunteers love to see our young members participating in their credit union. Being a member of the DINO Club provides the opportunity for our young members to learn how to save, have their own unique corner in our newsletter and be rewarded when they make deposit to their RGFCU Account.



## REGISTER-GUARD FEDERAL CREDIT UNION

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