



## The RGFCU belongs to You! Let's Celebrate it!

On Thursday, October 16th, more than 170 million members in 97 countries will recognize and celebrate International Credit Union Day.

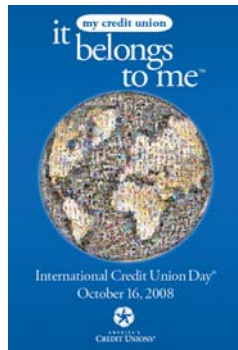
Join us in celebrating the trust and pride that comes from being part of an organization like the RGFCU. We respect and honor each individual that is part of the RGFCU. Our motto of "Big Enough to Serve . . . Small Enough to Care" is demonstrated in the level of personalized, one-on-one service that we provide each and every day. You aren't just a number at the RGFCU, you are part of a cooperative that has provided financial assistance by one person helping another for over 54 years.

Every day, we at the RGFCU strive to provide our members with the products and services that you need to achieve your financial goals. So join us in celebrating your credit union, our accomplished history, our shared values and our bright future on International Credit Union day.

**Thursday, October 16th,**  
**Refreshments to be served all day.**

### Attention Kids:

Join the celebration by entering the RGFCU coloring contest. Stop by and pick up your coloring sheet today or go to [www.registerguardfcu.org](http://www.registerguardfcu.org) to download your copy. Turn it in by Friday, October 24th and we'll select two winners in each age group.



### Age Groups

0 - 2 years of age  
6 - 8 years of age  
12 - 15 years of age

3- 5 years of age  
9 - 11 years of age  
16 & Older

## Changing PIN numbers on Plastic Cards

The RGFCU allows its members to select their own PIN numbers when receiving their RGFCU VISA Check Card or RGFCU Cash Card. However, the new PIN must be selected within the first 30 days after receiving the card or you will need to use the PIN that was sent to you.

If you select your own PIN, do not use commonly known numbers such as SSN's, phone numbers, birthdates, etc. as these are easy to obtain and puts your card at risk. If you retain the mailed PIN or write down your new PIN, **NEVER** keep it with the card. If your card is lost or stolen, ATM withdrawals of cash are not reimbursable to you.

If you lose or forget your PIN, the credit union will have to order you a new PIN as we do not retain nor do we know this information.

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

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 reloadable. And they are FREE.



## Keep Your Loss To A Minimum! Report Lost/Stolen Plastic Cards

Over the last several weeks, the RGFCU has experienced an increase in the number of calls from members reporting fraudulent activity being transacted using their RGFCU VISA Check Cards. With this increase, we would like to remind you how to keep your card safe and secure and how to protect yourself in case your card becomes lost or stolen.

### Keeping Your Card Safe

- **NEVER** carry your card and PIN in the same location - wallet, purse, backpack, glove compartment, etc.
- Always know where your card is located.
- Never leave your card in the hands of a merchant unattended.
- Review your transactions and account carefully on a daily basis. Use GIGI (Call 24) or Home Banking to track your usage.
- If you suspect a transaction is fraudulent, call us immediately so that we may review the information and block your card.
- If we are closed, call the VISA Toll-Free #: 1-800-554-8969

### How do I get my Money Back

Although we hope it never happens, you may become the victim of a lost/stolen card where thieves use your card for fraudulent purchase or ATM transactions. Here's what you need to know.

- If you carried your card and PIN together, you bear the full loss from any ATM transactions. There is no reimbursement for a loss should the card and PIN be carried together.
- Report your card lost/stolen immediately. The sooner the card is blocked, the less loss you could likely suffer.
- Identify all fraudulent transactions and report them to the RGFCU. We have a lost/stolen packet that we will require your assistance to complete before we can submit any claims for reimbursement.
- Your account can be reimbursed in as little as 48 hours by the credit union after the packet is completed.

**Upcoming Event**  
**Food for Lane County Food Drive**  
**November 1, 2008 - November 30, 2008.**



credit union



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 November 1st through November 30th. Even your spare change can make a difference to a family in need. The credit union will use the spare change to purchase additional food items. Thank you again for helping us help the less fortunate in our community.

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

**What Do You Do? Reciprocal Member Services to the Rescue!**

Your downtown Eugene on a busy Friday and you need to get to the RGFCU to cash a check, make a deposit or get your loan payment posted. You're wondering how you're going to make it across town in the busy traffic? Not to worry!

The RGFCU is pleased to announce that we now have a reciprocal service agreement with EWEB CU. That means if you are across town and need to cash a check, make a deposit or make a loan payment, you can stop in at EWEB FCU to perform your transaction. EWEB CU will call to advise us of the transaction and we will then immediately post it to your account. Get your cash, make your deposit, or make your payment -- it is convenient, safe and you deal with a live person.



EWEB FCU is located at the base of the Ferry Street Bridge at 500 E. 4th Avenue, Eugene OR. Be sure to have your RGFCU account number and photo ID.

**ANNUAL NOTICE**  
**Credit Life & Credit Disability Insurance**

Just when everything is costing more, the RGFCU is excited to announce that the premium for credit disability coverage on your existing loan or for any new loan is going down effective October 1, 2008.



The monthly premium for single disability coverage will decrease from \$1.75 to \$1.40 per \$1,000 outstanding loan balance and the monthly premium for joint disability coverage will decrease from \$2.88 to \$2.31 per \$1,000 outstanding loan balance.

If you have elected Credit Life or Disability Insurance in connection with any balance outstanding on an open-end loan plan (or credit card plan), our insurance contains certain benefit exclusions, including pre-existing condition exclusion, which apply to each advance. Benefits may not be payable for an advance if death occurs or your total disability begins within six months of the date after the Date of Issue of the Certificate of Insurance. The pre-existing condition and suicide exclusions apply to the total amount of insurance. However, if death occurs or disability commences more than six months after the Date of Issue of the Certificate of Insurance, the pre-existing condition or suicide exclusions apply only if and to the extent that the amount of insurance exceeds \$3,000.

If you have any questions regarding Credit Life or Credit Disability Insurance, please refer to your Certificate of Insurance for details or give the RGFCU a call at 988-9059.

**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
- Mary Newell, Information Services



**Happy Birthday to all our RGFCU members with October birthdays**

**Words to Find**

- APPLES
- CANDY
- COSTUMES
- FALL
- HALLOWEEN
- HARVEST
- PUMPKIN
- SPOOKY
- TREATS
- TRICKS



Kids come in all day on Friday, October 31st for a Halloween Treat.

2009 RGFCU pocket and wall calendars will be available starting October 10th. Stop by early. Supply is limited.



**December 2008 - Toys for Tots**  
**Bring your new unwrapped toy or make a cash donation at the RGFCU to help local kids enjoy the holiday.**

**Supervisory Committee Update:** Due to work demands, Supervisory Committee member, Michelle Raven has had to resign her position. Thank you Michelle for your service and willingness to volunteer. Her position is being filled by RGFCU member, Anne Temple. Congratulations Anne and thank you for saying "yes" to volunteering for this important credit union committee.

**RGFCU's Annual**  
**Holiday Skip - A - Pay and**  
**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 our two (2) selected community programs you would like to support.

A Holiday-Skip-A-Pay form will be available at [www.registerguardfcu.org](http://www.registerguardfcu.org) for you to download after October 10th or you may call us at 988-9059 and we will be happy to email or fax you a blank form. Once you receive your form, complete all sections being sure to obtain all appropriate signatures, designate your \$10 donation (include the \$10 donation if applicable) and return to the RGFCU. We'll take care of the rest. If your request cannot be approved, we will contact you to discuss your options.

\*\*Special rules apply to be eligible to skip a loan payment. See Holiday Skip coupon for details.

**Dino-Savers - Happy Harvest**

H D H U Q O T B S U W D T Q U  
 I O C C S S K P R E T F D G Q  
 P Y K R E G O D N O R D G C Z  
 I P J V E O S T I H I L P A H  
 O S R T K N P B K E C B L W K  
 T A E Y R V K Q P X K H T A U  
 H X T M X E V U M Q S V N K F  
 S H L X U S A Z U A P P L E S  
 Y D N A C T J T P M L V J I P  
 L F T N F T S V S M D T U W G  
 V I C G W N F O G H K I V B S  
 Q M Q T N B E P C A S A Q H Z  
 P G P W J P P V B D L G F T Q  
 R Y R W F Y I E W U P E P K G  
 N E E W O L L A H Y K X P V K

**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](http://www.registerguardfcu.org)