



## RGFCU Staff and Volunteer Are Recognized with Credit Union Distinguished Service Awards

Each year the Willamette Chapter of Credit Unions recognize and reward outstanding credit union professionals in their fields with the Distinguished Service Award. Local credit unions nominate employees and executives and then a committee comprised of credit union representatives select winners from the nominees in four categories - Employee of the Year, Manager of the Year, Executive of the Year and Volunteer of the Year. At the Willamette Chapter's 2008 Annual Meeting held on August 20th, the nominees and winners were announced. The RGFCU is proud to have four individuals recognized for their achievements and contributions to the credit union movement. Please help us in congratulating the following RGFCU staff and volunteers.



Congratulations to Bea Cross for being nominated by her RGFCU teammates for Employee of the Year. Most well deserving of this award, Bea shared the nomination with over 20 other credit union professionals. Bea has been part of the RGFCU for 18 years and we all consider her a winner.

Congratulations Bea!

Nominated by the RGFCU for Executive of the Year, please congratulate RGFCU's CEO Carolyn Smith for receiving the **2008 Distinguished Service Award for Executive of the Year**. Carolyn has been with the RGFCU for over 5 years and has over 23 years in the credit union movement. She loves coming to work each day and appreciates all the hard work of the RGFCU team.



Congratulations to Val Malos for being elected to serve on the Willamette Chapter of Credit Union's Board of Directors. Val will be part of a Board that will help plan and deliver various educational topics throughout the next two years.

Congratulations Val!

Nominated by the RGFCU for his over 45 years of volunteer service to credit unions, congratulations to **Robert Cassidy for receiving the 2008 Distinguished Service Award for Volunteer of the Year!** Bob has served on the RGFCU Board of Directors and is currently serving as a member of the Supervisory Committee. Bob also volunteers for a number of community organizations but really enjoys his credit union work.



### Habitat for Humanity Houses Are Underway!

Register-Guard FCU member, Denise Holman will be one of the first two new homeowners in a 10-home development being constructed by Habitat for Humanity. Family members, sponsoring groups and other volunteers are joyously building two new homes in what is called the Meyer Estates located in Springfield. As part of her commitment to the Habitat program, Denise works right along side other volunteers in constructing her home. She assists in cutting board for stem walls, painting, general clean-up and whatever else is asked of her. Denise joined the RGFCU three years ago and has been working to rebuild her credit and save for her new home.

Congratulations Denise!



Denise Holman and Steve Price cutting form boards for stem walls.

Thank you to all RGFCU members and their families for your generous contributions to our "Back To School Supply" Campaign. Once again we received contributions of over \$150 in cash along with school supplies and backpacks. Your generous contributions will help children in the Springfield School District.



Congratulations to members Nicole and Steven Sziber and Evander Pindell for winning our Movie Night Baskets.



### Membership Referral Program

If you are an existing RGFCU member, how about a \$25 Gas Gift Card?

It's simple, just refer a new member to the RGFCU and receive a \$25 Gas Gift Card for yourself AND our new member will receive a \$25 Gift Card too! Hurry, this offer won't last long. Starts September 1, 2008.

Account must be open for 30 days before eligible to receive \$25 Gift Card

### Auto Loan Incentive

\$50 Gas Gift Card

For Auto Loans Funded

Sept 1, 2008 - Sept 30, 2008

During the month of September for every new auto loan that we fund for you, whether it is for the purchase or refinance of a vehicle, we'll give you a \$50 Gas Gift Card.

This promotion is for new loans only.



School expenses adding up? Or, need help to payoff those summer vacation bills? Wrap all your needs into one loan and one payment at the RGFCU.

**BORROW UP TO \$2500 WITH A**

**RATE**

**AS LOW AS 6.50%\* FOR 12 MONTHS**

**TALK TO US TODAY FOR MORE DETAILS!**

\*Subject to credit approval.



## On-Line Bill Payment Feature Coming!

We are pleased to be adding to our array of services a **FREE** on-line Bill Payment feature as part of our existing home banking program. We have targeted November 10th as our kick-off date so watch for details.



## Need Cash to finish the Summer Projects?

Whether it involves painting, sawing, landscaping or plumbing, let the RGFCU help with a Home Equity Line-of-Credit Loan. Use what you already have - the equity in your home - to make it even better. With rates as low as **\*6.45%**, low fees and most loans close within 5 business days, why wait?

Call us now for details.

\*Credit approval required. Rate based upon 4Financial Partner discount. Owner & Non-Owner Occupied properties.

## Gambling - It's not always just a Game!

During tough economic times, creating an additional source of income is a good means to help make ends meet. Usually we think about a second job or working overtime or additional shifts to make a few extra dollars. But, what doesn't work is to "gamble" with what you do have. Casinos, video poker, on-line gaming even the lottery can be a fun distraction. But, for some this distraction can become an addiction. With gaming becoming more accessible, many find themselves not only spending more time gambling, but deeper in debt as gambling losses rise. Problem gambling is not a just a bad habit or moral weakness. It is a serious condition that affects you, your family, your friends and your job. Read the questions below and if you are answering "Yes" to any of these following symptoms it may be time to evaluate your situation and find some help.

- Preoccupied with gambling and unable to stop?
- Bragging about gambling, exaggerating wins and minimizing losses?
- Restless and irritable when not gambling?
- Gambling to "feel better"?
- Borrowing money for gambling?
- Lying to hide time spent gambling or unpaid debts?
- Chasing losses (gambling to win back losses)?
- Losing work time because of gambling?
- Doing something illegal to get money for gambling?
- Jeopardizing a significant relationship or job by gambling?



If you, or someone you know has these symptoms call for help at the gambler's hotline - 877-2-STOP-NOW (877-278-6766). It's free and confidential. Stop it before it robs you.

**Happy Birthday to all our RGFCU members celebrating September birthdays!**



## DINO-SAVER Word Find

Hey kids, it's back to school time. Find the words listed and circle them in the puzzle. Look up, down forward, backwards and even diagonally. Have fun!

APPLE	BOOKS	BUS
PRINCIPAL	TEACHER	MATH
FRIENDS	HISTORY	SCHOOL
READING	SCIENCE	PLAYGROUND



## NEW SURCHARGE FREE ATMs FOR RGFCU MEMBERS

Beginning August 25th, RGFCU members will now have access to more ATMs that are **FREE** because we have added the **MoneyPass** network to our list of ATMs that you can use for **FREE!** That means you pay **NO** surcharge for being able to access your funds. A surcharge is a fee that an ATM owner may charge a cardholder at the time of the transaction and is typically \$2 or higher.

The RGFCU is excited to announce our new partnership with the **MoneyPass** ATM network. That means, you can go to any ATM that now displays the **MoneyPass** logo and you will not be assessed a fee to access your funds.

With the **MoneyPass** network you will get convenient, accessible locations that include bank and credit union branches, convenience stores, grocery stores, restaurants and discount retailers. So, whether you are in town in need of quick cash, on vacation or traveling, you now have a **FREE** pass to access your cash. Locally you will find the **MoneyPass logo displayed** at ATMs at Liberty Bank, Summit Bank and most US Banks.

To find a **MoneyPass** ATM go to:

[www.moneypass.com](http://www.moneypass.com)

Look for an ATM displaying the **MoneyPass** logo.



## Upcoming Events!

**September** - Rotary Duck Race Tickets on sale at the RGFCU for \$5.00

**October** - Breast Cancer Awareness Month

**November** - Food for Lane County Food

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

## 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

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