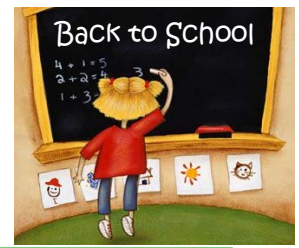


Newsflash



Call-24 (GIGI) Update

During the latter part of October, Call 24 (GIGI) Telephone Teller will be down for maintenance and will be unavailable for calls, inquiries or transfers. During this period, you will need to use RGFCU's Home Banking program or give us a call at the credit union during business hours so that we may assist you with your inquiries or transfers. We thank you in advance for your patience as we perform this important service.



UPCOMING EVENTS:

SEPTEMBER: Vehicle Loan and Back to School Specials



OCTOBER: Breast Cancer Awareness Month & International Credit Union Day (October 15, 2009)



NOVEMBER: "Change for Change" Food For Lane County donation barrels & "Toys for Tots" drop-off



DECEMBER: Continuing Toys for Tots campaign



Thanks to Our Members!

Thank you RGFCU members for making our "Back to School" Change for Change program such a success again this year! We collected a variety of needed school supplies and \$125 in change which we used to purchase backpacks! All donations were given to the Springfield School District and distributed to needy children in the community.

Congratulations to Alisha Joseph who won the great "Family Movie Night" Basket in our donation drawing.



RGFCU's Trusted Business Partner to serve all your mortgage needs. Give Bonnie @ Pacific Cascade Mortgage Co. a call.

Pacific Cascade Mortgage offers fixed or variable rate conventional mortgage loans for various terms, from 15 to 50-year mortgages, for new home purchases and/or refinancing of existing loans. Some of the many benefits of using Pacific Cascade Mortgage are:

- Competitive rates—rates change daily—call (541) 912-1347 for current rates.
- Apply for a pre-approval loan prior to home shopping (it helps)
- Available to non-credit union members too!
- ACH mortgage payments available (payments made automatically for you)
- Equal housing lender
- Work with Bonnie Smith. Use her 15+ years of mortgage expertise and over 35 years of credit union experience and affiliation to get the best loan to meet your individual needs.



BONNIE SMITH

GET DUCKY!

Purchase a Rotary Duck Ticket at the RGFCU for \$5.00 and get a chance to win a variety of great prizes!

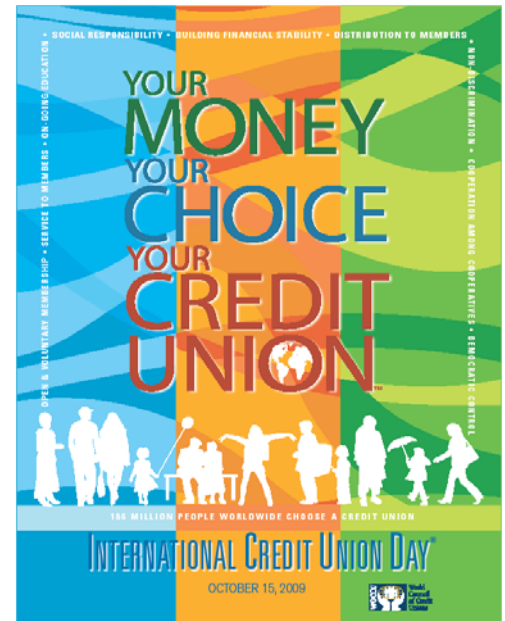
Did you know . . . that the RGFCU offers FREE Checking Accounts!

If you have your checking account somewhere else, you may be paying too much and earning too little! How about . . .

- No minimum balance requirement
- 1 FREE Box (150) of checks per year
- FREE VISA Check Card (no annual fee)
- FREE Unlimited ATM Transactions
- FREE Online Banking
- FREE Bill Pay via Home Banking
- FREE Overdraft Line of Credit Transfers
- FREE Telephone Teller
- Earn .40% Monthly Dividend.
- Rewards Checking members earn a .65% monthly dividend.



Plus, make it easy by having your paycheck or retirement funds direct deposited to your RGFCU checking account. Open a new checking account by September 30th and set up direct deposit and we will give you a \$25 Safeway Gift Card. Stop by or call us at 988-9059 and see how easy it is!



Come into the RGFCU and celebrate International Credit Union Day with us! Beverages and give-aways will be provided throughout the day!

IMPORTANT INFORMATION REGARDING YOUR LOAN PAYMENTS

On August 20, 2009 "The Credit Card Accountability, Responsibility, and Disclosure Act of 2009" (or in simpler terms, the Credit Card Act), took effect. Although the Register-Guard Federal Credit Union does not currently offer VISA Credit Cards, you may be surprised to learn that several provisions of the Act do impact the Credit Union and how we handle our loan business and payments.

The original intent of the Act was to reform abusive credit card practices, but wording in the final legislation also affects any open-end loan. We are advising our members of this new Act and the provision impacting open-end lending because the RGFCU practices open-end lending and all of our loans are impacted.

Most of the provisions take effect in February 2010; however, one provision that impacts the RGFCU took effect on August 20th. That specific provision now requires that creditors/lenders provide at least a 21-day notice of your required loan payment and your due date. This provision of the Act applies to all lenders, such as the RGFCU that do business under "open end" lending programs (including Auto loans, Home Equity Lines of Credit, Signature loans, Overdraft lines-of-credit, etc.) Because the RGFCU loan programs are all open-ended, the 21-day advance notice applies to all of our loan products.

So, how will this impact your RGFCU loan? To comply with this new federal regulation, the Credit Union will be changing the actual due date of your loan. Effective September 30th, all loan due dates will be changed to the 30th of each month. A reminder of your payment due and next due date will now also appear on your monthly statement.

If you have your loan payment set up on automatic transfer or payroll deduction (weekly, bi-weekly, semi-monthly or monthly) your payments will continue to be applied as always. If you make your loan payment on a specific date of the month, you may continue to do so. The due date will change but your automatic payment will still be credited on the date you originally selected. Those accounts set up to pay twice monthly or weekly payments will still have payments credited on the appropriate dates. For members on cash/coupon payments, the due date of your loan will change but you can continue to make your payments just as you always have done.

These changes will be effective on September 30, 2009.

We recognize that this may be confusing and we welcome your questions. Making this change in this manner will (1) cause the least amount of disruption to you, our member, and (2) will help the Credit Union control expenses associated with the changes caused by the regulations.

If you have any questions regarding how these new regulations will effect your RGFCU loan payments, please give us a call at 988-9059.

You and Your Credit Score

Any more, many organizations rely on your credit score to determine whether you will be approved for a loan, offered a service, and may determine how much you will pay. Your credit score is a number that reflects your payment history, your credit history, how much you owe, and many other factors. It can be customized to the company that requests it - for instance, your score at an auto dealer's establishment may be somewhat different from the score you get at a mortgage broker's.

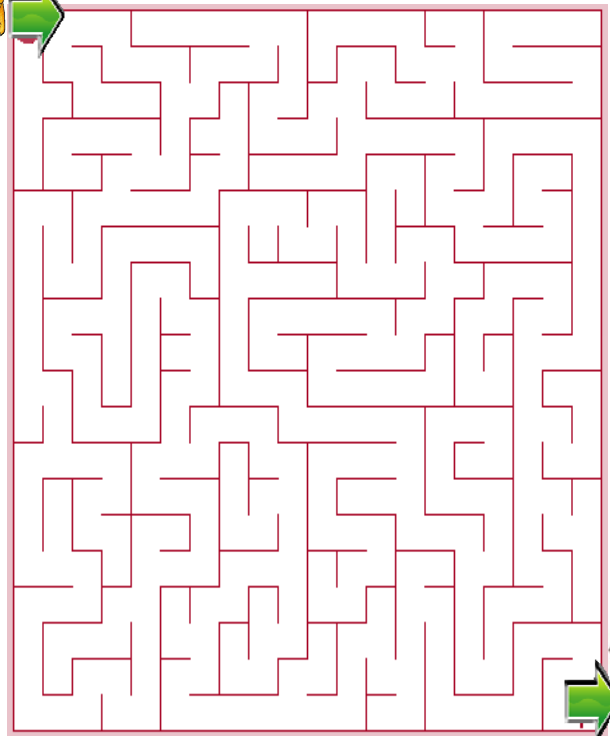
The typical credit score ranges from 500 to 850. Generally, the higher the score, the more confidence the organization has that the new debt or payment will be made, and will be made on time. The score is a product of your history. You can control it in several ways, by how you pay your bills, and how you use your credit.

It's a good idea to check your credit reports periodically to check accuracy and to guard against identity theft. You can get a free credit report every year, one from each of the major credit bureaus. Try www.annualcreditreport.com. If you'd rather request them by phone, call (877)322-8228. You will go through a verification process over the phone, then your reports will be mailed to you. The free credit reports will not include your credit score, but will include the information that goes into it, so it's best to make sure it's correct!

For more complete information about your score, go to www.myfico.com, a division of Fair Isaac. You'll find booklets that you can view or print with thorough and easy to understand explanations of credit scoring, what it means to you, and how you can improve it.



Can you help the dinosaurs find their way to school?



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

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