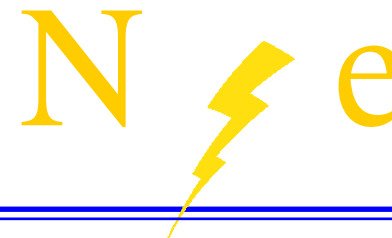


Register-Guard FCU  
850 Beltline Road  
Springfield, OR 97477

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PERMIT NO. 679

Register-Guard Federal Credit Union



Big Enough to Serve... Small Enough to Care

FALL 2006

### Need Some Help With The Upcoming Holidays?

Holiday expenses do add up. Using a credit card with a high interest rate makes it seem like you are paying for the holidays twice. So, to avoid paying those high interest rates get some quick cash from a RGFCU Holiday loan.



### WE CAN HELP!!!

With a **RGFCU Holiday Loan**, you can borrow up to **\$3500** at a fixed rate as low as **8.50%\*** for 12 months.



But hurry, this offer is for a limited time.

\*Loan rate includes a .50% deduction for being a 4-point Financial Partner. Credit factors apply and an application may be required. New money only.

### Now is a GREAT TIME to invest in an RGFCU Money Market Account!



For a LIMITED TIME, bring in \$5,000 or more in new deposits to an RGFCU MONEY MARKET ACCOUNT and receive a \$25 Gift Card. It's our way of saying "Thank you".

### In Addition...

Refer a friend or family member to bring in \$5,000 or more in new deposits to an RGFCU MONEY MARKET ACCOUNT and you both will receive a \$25 Gift Card. Once again it's our way of saying "Thank You!"

Money Market Dividend Rate

2.50%  
2.52% APY



Hurry in, this is a LIMITED TIME offer. Give us a call at 988-9059 for more information.

\*NEW MONEY ONLY. Gift Cards subject to supply on hand. Friend and Family member must be eligible for membership.

### 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

### The RGFCU provides you a full range of services including:

|                              |                             |                              |
|------------------------------|-----------------------------|------------------------------|
| <b>FREE Checking</b>         | <b>CONSUMER LOANS</b>       | FREE Notary Public Service   |
| <b>FREE VISA Check Card</b>  | New & Used Vehicle          | FREE Financial Planning      |
| <b>FREE Travelers Checks</b> | Boat, RV, Motorcycle        | FREE On-Line Banking         |
| <b>SAVINGS ACCOUNTS</b>      | Consolidation               | FREE 24/7 Telephone Teller   |
| Regular Share Accounts       | Signature                   | FREE ATM Use                 |
| College Savings Accounts     | Share/Certificate Secured   | FREE VISA Gift Card          |
| Specialized Savings Accounts | Pay Day Alternative         | FREE VISA Travel Check Cards |
| Money Market Accounts        |                             | Discount Movie Tickets       |
| Certificates of Deposit      | <b>REAL ESTATE LOANS</b>    | Consumer Reports Library     |
| IRA                          | Home Equity Lines of Credit | Kelly Blue Book              |
|                              | Adjustable Rate Mortgages   | New and Used Car Guides      |
|                              | <b>OTHER SERVICES</b>       |                              |

### CREDIT UNION STAFF

|   |                                      |
|---|--------------------------------------|
| Carolyn Smith, <b>CEO</b>                   | Mary Krecklow, Member Service        |
| Val Malos, Office Manager                   | Bea Cross, Accounting/Member Service |
| Lindsay Cameron, Loan Officer               | Lea-Ann Russell, Member Service      |
| Janelle McKirdy Loan Officer/Member Service | Mary Newell, Information Services    |
| Sherri Johnston, Marketing Director         |                                      |

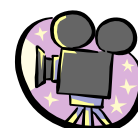
### Welcome back!!!!

Lea-Ann Russell has rejoined the RGFCU staff as a Member Service Representative.

Lea-Ann left the credit union and area in 2003 after working here as a Loan Officer/ Office Manager for 5 years. She and her husband have returned to the area and we are happy to have Lea-Ann back with us!

Make sure to welcome her back next time you call or come by!

### Time For a Movie?



The RGFCU has **Cinemark** movie tickets available for **\$5.75 each**. The tickets are good at **Cinemark Theaters**. (Tickets not valid on \* attractions)

### HO HO HO is your cash at a LOW???

Check out the RGFCU's

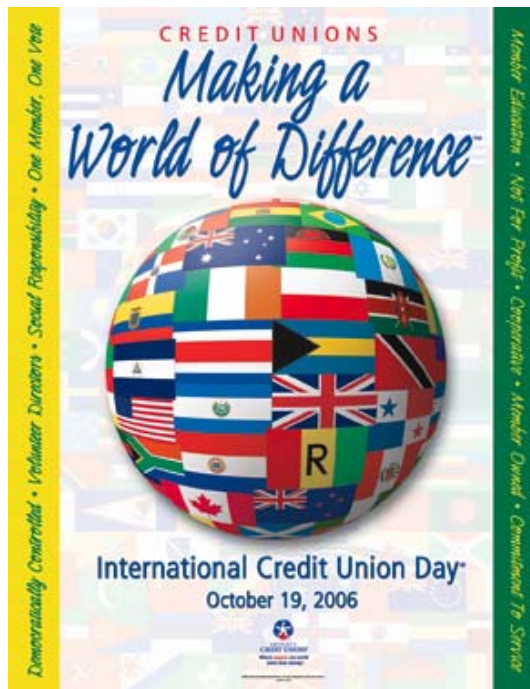
### Holiday Skip - A - Pay & Community Give Back Campaign

You can skip your **November 2006, OR December 2006, OR January 2007** 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 fabulous Holiday Skip-A-Pay program. With approval and payment of a \$10 fee, you can skip your loan payment(s) for November 2006 OR December 2006 OR January 2007.

Along with skipping your payment, your \$10 fee will go to help two community organizations - Habitat for Humanity or the Greenhill Humane Society - you tell us how you would like your \$10 donated.

Check your September statement for your Holiday Skip-A-Pay coupon.



All over the world more than 42,000 credit unions in 92 countries are making a big difference to more than 157 million members. This International Credit Union Day, we celebrate the impact credit unions have on members' lives every day and the active roles big and small credit unions play in communities all over the world.

**On October 19, 2006 come help us celebrate International Credit Union Day. We will have refreshments in our lobby throughout the day.**

**OREGON NOTICE on Credit Life and Credit Disability Insurance**

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. Refer to your Certificate of Insurance for details.

You may discontinue your credit insurance coverage by providing us with an advance written request. If you have any questions regarding Credit Life or Credit Disability Insurance, please give the RGFCU a call at 988-9059.

**YOUR RGFCU VISA CHECK CARD IS NEW AND IMPROVED!**

Starting, Monday, September 25<sup>th</sup>, if you carry an RGFCU VISA Check Card, we just added some outstanding features.

You may have not noticed but as of August 1<sup>st</sup> 2006 **all ATM withdrawals are FREE!** The RGFCU no longer charges a fee when you exceed 5 ATM withdrawals in a month. ALL ATM withdrawals are now FREE. But remember, a fee may be assessed by the financial institution that owns the ATM so be sure to look for and read all information regarding fees when using an ATM machine.

Your RGFCU VISA Check Card is also getting a face lift! A new design has been selected for your VISA Check Card and over the next year we will be working to change all cardholders to the new card design. We believe you will enjoy the new design and it will be easily recognizable in your wallet.

With the ever rising risk of fraud and phishing, we are updating how actual card numbers are assigned. Card numbers will now be randomly assigned and if there are two cards on one account (i.e. husband and wife) each card will have a different number. But both cards will continue to access the same RGFCU account. This gives you greater security and if one card is lost or stolen the other card will still work!

We are also updating our processing of how we handle your transactions. What that means to you is your account balance and VISA Check Card transactions will post more frequently providing a more accurate balance of your available funds. Deposits will also post more quickly so you will no longer have to ask us to update your balance and pay the \$5 fee. These features should all make it easier to balance your account and have a more accurate picture of what is available at ATM machines, Point of Sale, Home Banking and Call 24 (Gigi).

There is no better time than now to carry an RGFCU VISA Check Card. With NO ANNUAL FEE, FREE ATM withdrawals and faster access to your cash, your RGFCU VISA Check Card is a great way to transact your financial business.

If you already have a RGFCU VISA Check Card, Congratulations!! If not, call us (541-988-9059) or stop in and we will be happy to discuss how you can too carry this outstanding card.

**"Shred It Safe Day"**

On Saturday, October 21st from 10:00 - 2:00 p.m., the RGFCU, in conjunction with CDI Vaults, will be providing a safe and secure place for you to bring your confidential information for disposal. Identity theft is on the rise, and protecting your confidential information is important. One way to do this is to reduce the likelihood of someone stealing that information from your home. Disposing of information on a regular basis, by a safe and secure means is critical.

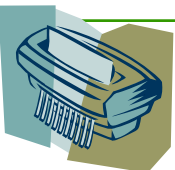
That's why, your credit union has partnered with a local shredding service, CDI Vaults, to provide you with an opportunity to bring us your information. It will be secured in locking bins for secure shredding. By shredding documents the risk of someone stealing your identification is dramatically decreased.

So, start gathering paperwork that is no longer needed like:

- old credit union statements
- old checks
- old financial statements or bills
- old tax returns

Then come visit your credit union on Saturday October 21st with your records, visit and have some **FREE POPCORN.**

**The credit union will not be taking any documents for shredding prior to our Shred It Safe Day.**



**Are you paying too much for your checking?**

If you are paying more than **ZERO** you are paying too much! Compare our checking account with yours and see if the RGFCU can save you money:

| At other financial institutions:   | At the RGFCU:  |
|--|--|
| <ul style="list-style-type: none"> <li>• Are you paying for checks?</li> <li>• Do you have unlimited check card use?</li> <li>• Are you paying monthly fees?</li> <li>• Are you paying a low balance fee?</li> <li>• Do you have ATM charges?</li> </ul> | <ul style="list-style-type: none"> <li>• 1 Free box per year.</li> <li>• <b>Unlimited</b> VISA Check Card/Debit use.</li> <li>• <b>NO</b> monthly fee!</li> <li>• <b>NO</b> low balance fee!</li> <li>• <b>Effective 8/1/06 all ATM transactions are Free when using your RGFCU card Co-Op or STAR ATMs</b> (a surcharge may be assessed by the financial institution whose machine you are using).</li> <li>• <b>Use your RGFCU VISA Check Card to conveniently and securely deposit your funds.</b></li> </ul> |

**If you're paying for your checking account STOP! Give us a call at 988-9059 and switch to an RGFCU checking account.**

**Loan Rates - October 1, 2006**

| REAL ESTATE LOANS  | APR                          | FIXED OR VAR. RATE |
|--|------------------------------|--------------------|
| Home Equity L-O-C  | 6.70% to 7.20%               | Variable           |
| <b>(Index as of 1/01/06: 4.29% — 1-month average of 6-month T-Bill)</b>                                    |                              |                    |
| CONSUMER LOANS   | APR                          | FIXED OR VAR. RATE |
| Holiday & Tax Loans  | 9.00%                        | Fixed              |
| Vehicle Money Sale   | 6.10% to 7.00%               | Variable           |
| *Personal Recreational Vehicle Money Sale  | 7.10% to 8.00%               | Variable           |
| Regular Share  | 4.00%                        | Fixed              |
| Certificate Loans  | 2.5% over current Cert. Rate | Variable           |
| Signature/Other Collateral   | 13.75%                       | Variable           |
| Overdraft Lines of Credit  | 15.25%                       | Variable           |
| Pay Day Alternative Loan   | 18.00%                       | Fixed              |
| <small>*Personal Recreational Vehicles are Boats, RV's, Jet Skis, Horse Trailers, Dirt Bikes, etc.</small> |                              |                    |
| <b>(Index as of 7/01/06 — Prime Rate: 7.50%)</b>   |                              |                    |

**Certificate Account Rates October 1, 2006**

|  |                   |
|--|-------------------|
| *6 month Certificate   | 3.79% - 3.95% APY |
| *One Year Certificate  | 4.27% - 4.47% APY |
| *18 Month Certificate  | 4.58% - 4.78% APY |
| *2-Year Bump It Up Certificate Special   | 4.68% - 4.89% APY |
| *3-Year Bump It Up Certificate Special   | 4.89% - 5.09% APY |
| <small>Reflects a .20% increase to regular rate due to 4-Financial Partner relationship.</small> |                   |

**Share & Checking Acct. Rates Effective October 1, 2006**

|                       |           |
|-----------------------|-----------|
| Regular Share         | 0.50% APY |
| Insurance             | 0.25% APY |
| Christmas Club        | 0.50% APY |
| Tax Reserve           | 0.50% APY |
| Young Saver           | 0.50% APY |
| CHEF                  | 0.75% APY |
| IRA                   | 2.27% APY |
| Money Market (5,000+) | 2.52% APY |
| Interest Checking     | 0.75% APY |

**The RGFCU is Turning 52!**

During the week of November 6th, the RGFCU will be celebrating their 52nd Anniversary. Come join us for refreshments throughout the day on Wednesday November 8th. In appreciation for our members, we will be giving everyone who comes in on November 8th a special gift. We just want to say thanks for 52 wonderful years of letting the RGFCU be your credit union!



**Privacy Policy Statement**

The Register-Guard Federal Credit Union (RGFCU) is committed to making available financial products and services that will enable you to meet your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our Credit Union.

As a member of the RGFCU, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, the RGFCU stands behind the following privacy policy:

The RGFCU will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services – no more. RGFCU collects nonpublic personal information about you from the following sources:

- (1) Information we receive from you on applications or other forms;
- (2) Information about your transactions with us and others;
- (3) Information we receive from a consumer-reporting agency.

The RGFCU will protect personal information. We will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

You will always have access to your information. As a member, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. We will share information only to administer the loans and services we provide.

We do all of our own marketing and mailing in-house so we do not share any of your information with anyone else.

If you decide to close your accounts, or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.