



## What's coming in 2008? A Note from Carolyn Smith, CEO

It is hard to believe that 2007 is nearly at an end and as we begin to think about Fall, Thanksgiving, Christmas and the Ducks and Beavers going to Bowl games, your RGFCU Board of Directors is looking into what may be coming for the credit union in 2008. Each year, the Board holds a half-day planning session that provides an opportunity to brainstorm, discuss and develop our strategies and initiatives for the coming year and beyond. Throughout the year we are listening to you, our members about what you would like see in products, services, etc. Although we evaluate a number of options, we recognize that we can't do it all. We make our final choices based on the overall health and vitality to the credit union and providing competitive products and services to our members.

With our 2008 planning session is just around the corner., here are a few topics we will be discussing:

- A Bill Payment program to Home Banking
- The ability to view cleared checks on Home Banking
- Maintaining a strong financial structure
- Growing the RGFCU membership
- Retaining credit union members
- Developing a financial education program
- Health Savings Accounts
- Expand Youth Programs

And much, much more.

I would like to invite you to call, email or fax me your comments, ideas or suggestions of products, services, programs, etc. that you would like to see at your credit union. I know that along with myself, our Board of Directors would love to hear your feedback. I can be reached at 541-988-9059 or csmith@registerguardfcu.org or by fax at 541-988-9169.

Thank you for your input throughout the year and for being active and participating members of the RGFCU.  
Carolyn J. Smith

### REGISTER-GUARD FEDERAL CREDIT UNION

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(541) 988-9059 ■ Fax (541) 988-9169 ■ Call 24 - (541) 736-3484 ■ Toll Free: 1-800-544-8969  
email: www.registerguardfcu.org

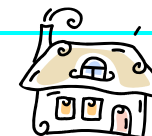
#### The RGFCU provides you a full range of services:

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

#### CREDIT UNION STAFF

<p>Carolyn Smith, <b>CEO</b> Val Malos, Office Manager Lea-Ann Russell, , Loan Officer Janelle McKirdy Loan Officer/Member Service</p>	<p>Mary Krecklow, Member Service Bea Cross, Accounting/Member Service Sherri Johnston, Marketing Director Mary Newell, Information Services</p>
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### Equity Income Program The RGFCU's Answer To A Reverse Mortgage



If you want to avoid high fees, strict application requirements plus complicated paperwork, check out the RGFCU Equity Income Program. This new exciting product allows you to access the Equity "savings" in your home to provide you financial relief. Supplement your monthly income, use funds to improve your home, consolidate debt, purchase a vehicle, etc. Pay no monthly payment and allow the your "equity" savings to cover the small monthly and annual fee.

For more details call Carolyn @ 988-9059.



### Mortgage Loans Programs for RGFCU Members

Did you know that the RGFCU offers mortgage loan services? Yes, it's true! To provide you with the professional, reliable and experience staff you need when thinking about a mortgage loan, the RGFCU has partnered with Pacific Cascade Mortgage Co., (PCMC) to provide you just these services. Looking for a fixed rate, variable rate, short-term or loan-term loan? Thinking about purchasing a new home, refinancing your existing home or building the home of your dreams? Look no further! With over 15 years of mortgage experience and over 35 years of credit union experience, Bonnie Smith can assist you in navigating the sometimes complicated path of obtaining the right mortgage to fit your needs. Want to understand what you can afford? How about getting pre-approved before making that financial commitment? Bonnie is ready to work with you to ensure you chose the best solution for your individual mortgage needs. Give Bonnie a call today at 912-1347 (cell) to talk about your

**Regal and Cinemark Movie Tickets**  
The RGFCU has discounted movie tickets available for \$6.00 for both Regal and Cinemark theaters. The tickets can be exchanged for admission to any movie except for new releases

### RGFCU Members are the BEST! Thank You!



**\$200!** That's what you, the RGFCU membership donated in the RGFCU "Change for Change" program to buy school supplies for needy children in the Springfield School District. Your change added up to a variety of school supplies donated to the Springfield School District including much needed backpacks. Keri Mack and Susan Geyer were the lucky winners of our "Family Movie Night Baskets" drawing.

The RGFCU will be continuing our "Change for Change" program throughout the year to help other programs. During September we collected over \$75 to

### Be Aware & Care



October is Breast Cancer Awareness Month and the RGFCU supported this important program by selling Pink Support and Awareness bracelets to raise both money and awareness for breast cancer research. With your personal donations we raised over \$150! Thank you for your caring and support.

**STAFF UPDATE:** Members and staff alike said farewell to Lindsay (RGFCU Loan Officer) on September 21st as she left the RGFCU to return to Spokane, Washington to be near her family. Lindsay has contributed greatly to the credit union during her time with us and has developed great friendships with all the members she served. Although Lindsay will be great missed, we wish her well on her new endeavors. The good news is that she is not leaving the credit union world as she will begin working for Spokane Teachers CU upon her arrival in Spokane!

The Register-Guard Federal Credit Union is pleased to provide financial planning and investment services by Joel Jellesed through LifeTime Investment Solutions.

### 401K Plans and Your Retirement Plan

Of all the retirement planning options that are available, 401(k) plans may be one of the best programs for accumulating retirement funds. With the escalating costs of everyday items such as gas and groceries, it is important to assess your financial situation and prepare for retirement when you will no longer be receiving a regular paycheck. The amount socked away for retirement becomes your primary source of income. By investing in a 401(k), you are taking the necessary steps to ensure you are moving closer to the lifestyle you envision upon retirement.

Currently, 401(k) plans allow you to make annual pre-tax contributions of up to \$14,000 in 2005. The contribution limit will increase to \$15,000 in 2006. Pre-tax contributions are also much better for savers than after-tax contributions.

Like other qualified retirement plans, a 401(k) allows your money to grow tax-deferred. This enables you to build capital significantly faster than the same or similar investments held outside the shelter of an employer-sponsored plan. Distributions from a 401(k) plan prior to age 59 1/2 may be subject to a 10% federal tax penalty and are included in gross income. A 401(k) plan also offers some additional benefits that make it particularly attractive.

Choosing what to invest in depends on your financial goals and over time, you may wish to adjust your asset mix to reflect your changing life circumstances. There are usually different choices available within these plans, allowing you to be as aggressive or conservative as you wish. In addition, many employers offering 401(k) plans to their employees match contributions. For example, your employer may contribute a pre-determined amount, i.e. fifty cents, for each dollar you contribute, up to a certain percentage of your salary. That's an automatic return on your investment. Over the long-term, matching contributions enable you to accumulate more retirement assets than plans allowing only employee contributions.

If your employer offers a 401(k) plan, you should carefully weigh the benefits in light of your financial situation. A 401(k) plan can form the basis of a sound retirement planning strategy. Investing wisely today can help secure your retirement tomorrow.

Information Provided By: Joel Jellesed, Lifetime Investment Solutions (Securities and insurance products offered Through Linsco/Private Ledger and it's affiliates. Member NASD/SIPC. Not NCUA Insured - No Credit Union Guarantee - Investments May Lose Value)

### Visa Gift Cards make great stocking stuffers!

Give a gift that can be used anywhere VISA is accepted. **Visa Gift Cards** make the perfect gift. They can be stuffed in a Christmas stocking, or mailed to out-of-town family members.



Stop the frantic search for the perfect gift—give a **VISA Gift Card** and make your Holiday Shopping less hectic!

### 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.

### Auto Loan Promotion

Starting in July, if you financed your vehicle purchase or refinanced your vehicle loan with the RGFCU, your name was entered into a drawing for some great prizes. We've had such a wonderful response that we are continuing our **Auto Loan Promotion Drawing** through the end of October.

Now continues to be a great time to refinance or purchase your auto with the RGFCU and you too can be a winner. Weekly prize drawings for car wash coupons and a monthly winner for a \$100 Gift Card.

#### Here are a few of our lucky winners:

**June: Ems Ticket Winners** - Courtney Rose, Ashley Ottovich, Danette Christie, Travis Mills, Bonnie Alvord, Sean Furney

**Car Wash Coupons** - Pete McBride, Rachel Chase, Brooke Adkins, Cody Hayes, Devon Pearson, Blair Morningner

**\$100 - Gas Gift Card:** Grace Tussing

**July: Ems ticket Winners** - Susan McCoy, Brad Green, Christina & Kevin Haynes

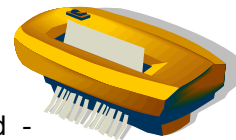
**Car Wash Coupons** - Heather Hernandez, Justin Hibler

**\$100 Gas Gift Card:** Kristina Cooper

**August: Car Wash Coupons** - Sherrell Maddy, Tiffany Harris, Hector Ortiz-Comacho, Dale Haase, Ramona Hafich, Kyle Hampton, Jonathan Strand

**\$100 Gas Gift Card:** Lindsay Peterson.

### "Shred It Safe Week"



During the week of October 22nd - 29th, 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 locked bins for shredding. By shredding documents, the risk of someone stealing your identification is dramatically reduced.

Start gathering paperwork that is no longer needed:

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

**The credit union will not be taking any documents for shredding prior to this week.**

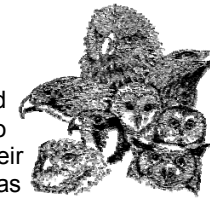
### Home Equity Lines of Credit

Been thinking about consolidating some of those higher interest rate accounts? Getting your home ready for winter? Need to pay your upcoming property taxes? Paying college tuition? Thinking about taking a vacation somewhere warm this winter? Well, now is a great time to get an RGFCU Home Equity Line of Credit. Borrow up to 85% of the value of your home! Pay NO ANNUAL FEES! NO PREPAYMENT PENALTY! Great initial fixed rate, as low as 7.50%\* APR. Terms up to 20 years! Remember - interest on your Home Equity Line of Credit may also be tax deductible. Check with your tax advisor.

If a Home Equity Line of Credit isn't right for you, how about a new home mortgage? The RGFCU is pleased to partner with Bonnie Smith at Pacific Cascade Mortgage Company, LLC to provide a wide variety of fixed and variable rate home mortgage programs. Chances are we have a program just for you. Don't waste another minute thinking about it - give us a call today and see what program may be right for you.

\*Initial fixed rate of 7.50% APRs based upon 4 Financial Partnership reward. Other terms and conditions may apply and an application is required. (APR - Annual Percentage Rate).

### Our Annual Skip-a-Pay Loan Promotion benefits two area charities



**Cascades Raptor Center** is a 17 year old non-profit nature center and wildlife hospital, specializing in birds of prey (raptors). CRC is dedicated to preserving a healthy and viable population of birds of prey and other wildlife in their natural habitat through rehabilitation and public education. The nature center has over 60 non-releasable birds of prey on permanent display - 33 species native to Oregon. The hospital receives up to 200 sick, injured, and orphaned raptors each year from throughout Lane County and beyond, with the goal of releasing them to the wild. Please see [www.eRaptors.org](http://www.eRaptors.org) for open hours, volunteer information, and more!

**ShelterCare** is a private, non-profit human services agency that has served Springfield, Eugene and Lane County for the past 36 years. ShelterCare's mission is to shelter and support families and individuals, providing each an opportunity to live the fullest life possible in an environment that fosters well-being and success. The agency serves **1,300** individuals annually in ten programs for three service populations: homeless families with children, adults disabled by brain injury, and adults diagnosed with severe, persistent mental illness. All of our programs provide shelter and support to move people toward greater levels of independence, recovery, and stability. Our success rates are high, but the lack of affordable housing and scale of homeless in Lane County make continued support of programs absolutely vital. Together as a community we can fight homelessness.

### Two Cards, Your Choice



#### RGFCU VISA Check Card The one card that does it all!

**With a RGFCU VISA Check Card you can:**

- Shop online wherever Visa cards are accepted. The funds are deducted from your RGFCU checking account.
- Get cash back when you use your card to make purchases at point-of-sale (POS) machines at most retailers.
- Use your RGFCU VISA Check Card instead of cash or checks anywhere VISA is accepted.
- Make withdrawals, deposits or transfers at ATMs worldwide.
- No Annual Fee
- No ATM Fees charged by the RGFCU.

**Get Your Card Today !**

**Want to take it easy when it comes to getting cash or making a deposit to your RGFCU Account?**

How about an RGFCU Cash Card. It's **FAST, SAFE, & CONVENIENT.** With NO Annual Fee and NO ATM fees charged by the RGFCU it's a great deal! Apply today!

#### Changes When using Your RGFCU Cards

As a result of a change to federal law, you may no longer receive a receipt every time you use your RGFCU VISA Check Card or RGFCU Cash Card. Federal law generally requires a receipt to be made available for these electronic funds transactions; however, the law also provides an exception for \$15.00 or less. What this means, is that for any transaction less than \$15.00, a merchant may make the decision whether to give you a receipt. For transactions over \$15.00, federal law continues to require that a receipt be made available.

### 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.

**We respect your right to confidentiality and take every possible measure to ensure that your personal information remains personal.**