

Register-Guard FCU
850 Beltline Road
Springfield, OR 97477

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Register-Guard Federal Credit Union



The RGFCU Annual Meeting is coming! Watch your mail for further details.

Big Enough to Serve... Small Enough to Care

JANUARY 2006

Meet one of the Board...

Tami White

This is an ongoing series introducing the RGFCU Board of Directors to you, our members.

Tami is a District Manager in the Circulation Department at the Register-Guard Newspaper. She is very family oriented and enjoys doing things as a family. Her children include Philip, 22 who lives in Ohio, Mandi, 14 who dances on the Sheldon dance team, and Michelle, 12 who loves sports. She also has a step daughter Amanda, 15, who lives in Albany.

The family also includes a variety of pets, a dachshund, Cookie, (who we hear should be a cat with 9 lives and has used many of them up!), cats Whiskers and Dippy and a hamster named Twinky.

In Tami's free time she enjoys camping and the outdoors, swimming, boating, traveling, and watching her children in their many activities.

Tami also tells us she loves her job at the RG and enjoys working with people, but her greatest joy is seeing her children smile.

Special "Bump it Up" Certificate of Deposit 24-Month & 36-Month

24 - Month rate
up to 4.05% APY*
\$1000 Minimum
Deposit

36 - Month rate
up to 4.27% APY*
\$1000 Minimum
Deposit

Take advantage of this limited time offer.

With our "Bump It Up" Certificates you can increase your initial dividend rate once during the next 24 or 36 months. Just let us know when you would like to "Bump It Up" and we will increase your dividend rate to the current 24-month or 36-month certificate rate at that time!

With a RGFCU "Bump It Up" Certificate, you get the safety of an RGFCU Certificate of Deposit with the ability to earn even more!

For more information give the RGFCU a call at 988-9059.



*Based on 4-financial partner status. Rates subject to change. Limited time offer. Credit Union may end offering without advance notice.



REGISTER-GUARD FEDERAL CREDIT UNION

850 Beltline Rd ■ Springfield, OR 97477

(541) 988-9059 ■ Fax (541) 988-9169 ■ Call 24 - GIGI Phone Teller (541) 736-3484
email: www.registerguardfcu.org

The RGFCU provides you a full range of services including:

FREE Checking	CONSUMER LOANS	OTHER SERVICES
FREE VISA Check Card	New & Used Vehicle	FREE Notary Public Service
FREE Travelers Checks	Boat, RV, Motorcycle	FREE Financial Planning
SAVINGS ACCOUNTS	Consolidation	FREE On-Line Banking
Regular Share Accounts	Signature	FREE 24/7 Telephone Teller
College Savings Accounts	Share/Certificate Secured	FREE ATM Use (First 5 per month)
Specialized Savings Accounts	Pay Day Alternative	Discount Movie Tickets
Money Market Accounts	REAL ESTATE LOANS	Consumer Reports Library
Certificates of Deposit	Home Equity Lines of Credit	Kelly Blue Book
IRA	Adjustable Rate Mortgages	New and Used Car Guides

CREDIT UNION STAFF

Carolyn Smith, CEO	Mary Wilson, Member Service
Val Malos, Loan Officer	Bea Cross, Accounting/Member Service
Lindsey Cameron, Loan Officer	Janelle McKirdy Loan Officer/Member Service
Sherri Johnston, Marketing Director	Anne Temple, Member Service



Pay off Holiday Debts with a RGFCU Holiday Cash Loan!

Holiday expenses do add up. Credit card statements are coming in. Using a credit card with a high interest rate makes it seem like you are paying for Christmas twice. To avoid paying those high interest rates get some quick cash from a RGFCU Holiday loan. But hurry, time is running out. Offer expires on February 28, 2006.

With a RGFCU Holiday Loan, you can borrow up to \$3000 at a fixed rate as low as 8.25%* for 12 months.

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

Never Say Never to Winning

LeeAnn Russell, former RGFCU employee, was one of five \$500 winners in this quarter's Autoland drawing. She was thrilled with the news that she had won! If you are interested in entering next quarter's contest, log on to the Autoland website at www.autoland.com for further information. Autoland is an RGFCU business partner that can assist you with the purchase of your next new vehicle.

Congratulations LeeAnn!

We've got some new faces!

With Judy's retirement, and the RGFCU's continued growth, we have hired 2 new employees.

Janelle McKirdy will be assisting members as both a Member Service Representative and as a Loan Officer. She is very family oriented and enjoys doing things with them - husband Tim and daughters Jamie, 15 and Katie 12. The girls keep her busy with sports and school functions. In her spare time Janelle loves riding her horse Leah, camping with family, boating and outdoor cooking. Janelle tells us that she is really enjoying working at the RGFCU. The staff and membership have been really great. She is looking forward to continuing with member service and would like it if you stopped by and introduced yourself to her.

Anne Temple will be assisting members as a Member Service Representative. She comes to the credit union via the Register Guard where she has been a county carrier for over six years, and continues to keep doing her route part-time. She is very excited to be working with the Credit Union and its members. Anne has a son and daughter with kids, so she has the pleasure of grandchildren. Her son and his family live in Eugene and she is able to see them frequently. Her favorite hobby is flower gardening, and she is always eager to learn about new and different ones.

Loan Rates Effective January 1, 2006

CONSUMER LOANS	ANNUAL PERCENTAGE RATE	FIXED OR VARIABLE RATE
Holiday & Tax Loans	8.75%	Fixed
Vehicle Money Sale	5.50% to 6.40%	Variable
New Vehicles – 2005 & Newer	8.00%	Variable
Used Vehicles – 2003 & 2004	9.50%	Variable
Used Vehicles – 2002 & Older	11.90%	Variable
*Personal Recreational Vehicle Money Sale	6.50% to 7.40%	Variable
*New Personal Recreational Vehicles – 2005 & Newer	9.00%	Variable
*Used Personal Recreational Vehicles – 2003 & 2004	9.50%	Variable
*Used Personal Recreational Vehicles – 2002 & Older	11.90%	Variable
Regular Share	4.00%	Fixed
Certificate Loans	2.5% over current Certificate Rate	Variable
Signature/Other Collateral	13.25%	Variable
Overdraft Lines of Credit	14.75%	Variable
Pay Day Alternative Loan	18.00%	Fixed
*Personal Recreational Vehicles are Boats, RV's, Jet Skis, Horse Trailers, Dirt Bikes, etc.		
(Index as of 11/01/05 – Prime Rate: 7.00%)		

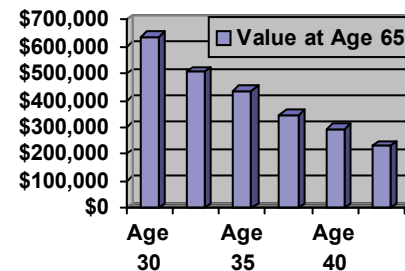
Age 50 or Older? Take Advantage of Higher IRA Catch-up Limits

If you are age 50 or over, you have received a nice New Year's present. Effective January 1, you can add up to \$1,000 in catch-up contributions to your traditional or Roth IRA, up from \$500 in 2005. This \$1,000 come on top of the \$4,000 IRA ceiling, making your total IRA contribution limit \$5,000 in 2006.

It's almost always a good idea to max out your IRA. A traditional IRA offers the potential for tax deferred growth of earnings, and depending on your income, your contributions may be tax-deductible. Roth IRA contributions are not tax-deductible, but earnings have the potential to grow totally tax free, provided you've had the account for at least five years and you don't take withdrawals until you're at least 59 1/2. And you can fund either type of IRA with virtually any investment you choose: stocks, bonds, certificates of deposit, government securities, etc.

Of course, if you do not have \$5,000 to invest today, you can spread your contributions over a 12-month period. But if you can afford to put in the entire amount within the first few months of the year, and you do this every year, you're more likely to come out ahead in the long run, as indicated by the illustration below.

An IRA is a great retirement-savings vehicle—so make the most of it. Call the RGFCU today if you have any questions.



COST OF WAITING 3 YEARS

This chart assumes a 7% rate of return. Returns are calculated annually and are for illustrative purposes only. The chart does not represent any currently available investments. Calculations assume an annual contribution of \$4,000 until age 65 (the contribution limit for those under age 50 in 2006).
 Additional Considerations
 • The contribution limit for 2006 is \$4,000.
 • Additional \$1,000 catch-up contributions are available in 2006 for those 50 and older.
 • Earnings have the potential to grow tax deferred.
 • A wide variety of investment options are available.

Certificate Account Rates Effective January 1, 2006

2-Year Bump It Up Certificate Special	3.91% APY *Limited time
3-Year Bump It Up Certificate Special	4.06% APY *Limited time
*6 month Certificate	3.07% APY
*One Year Certificate	3.19% APY
*18 Month Certificate	3.49% APY
Add .10% to any (*) Certificate for 2 Financial Partner Add .20% to any (*) Certificate for 4 Financial Partner	

How Long Do I Keep It?

Just because you saved it doesn't necessarily mean you need it. Use the following guide to determine which documents to keep and the right time to discard the ones you should toss.

HOW LONG	DOCUMENTS
MOST RECENT (up to three months)	<ul style="list-style-type: none"> ■ Credit card statements ■ Insurance bills ■ Paycheck stubs ■ Utility bills
AFTER CHECKED AGAINST STATEMENT	<ul style="list-style-type: none"> ■ ATM and Debit receipts ■ Deposit slips ■ Purchase receipts (unless they apply to a warranty or tax claim, then keep with warranties or taxes) ■ Utility bills
ONE YEAR	<ul style="list-style-type: none"> ■ Canceled checks (unless they apply to a tax claim) ■ Check registers
THREE YEARS	<ul style="list-style-type: none"> ■ Bank statements ■ Tax returns and all related receipts
LONG TERM	<ul style="list-style-type: none"> ■ Insurance policies (until they go out of effect) ■ Legal documents, such as adoption papers and contracts ■ Military papers ■ Mortgage paperwork (until three years after you move) ■ Patents and copyrights ■ Records relating to the cost of home or property improvements ■ Warranties (until you don't have the item anymore)
LIFETIME	<ul style="list-style-type: none"> ■ Automobile titles ■ Inventory of home and wallet ■ Life documents (birth, marriage certificates) ■ Property deed ■ Stock and bond certificates ■ Trust papers (will, power of attorney, health care directive)

-Source: National City Mortgage

Share and Checking Account Rates

Effective January 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 (Tier 1)	2.27% APY
Money Market (Tier 2)	2.27% APY
Interest Checking	0,50% APY

TAX DOCUMENTS

To save or not to save?

Keep Copy C of all W-2 and 1099 Forms showing interest and other income, and a record of any other information you filed with your return. Keep these records for at least 3 years from the date your return was due or filed, or 2 years from the date you paid the tax, whichever is later.

The IRS recommends keeping some records longer than 2 – 3 years; for instance, records relating to a home purchase or sale, stock transactions, IRA's and business or rental property.

Experts also advise people who own small businesses, investment portfolios and other extenuating circumstances to keep their tax records for 4 years beyond the minimum 3 years required by the IRS for simple returns.

Specific records that the IRS recommends you keep include bills, credit card and other receipts, invoices, mileage logs, checks and other proof of payment, and any other documentation that supports deductions or credits you claim on your return.

So, what do you do with your records once you are ready to discard them? Think security! Your personal information should be protected. Never throw personal statements or financial records in your regular trash. Shred all documents before throwing out. If you need assistance with a secure destruction method, the RGFCU is available to securely dispose of your personal information. Please call us at 988-9059.

-Source: National City Mortgage & <http://www.irs.gov>

YOU KNOW YOU ARE LIVING IN 2006 WHEN.....

1. You accidentally enter your password on the microwave.
2. You haven't played solitaire with real cards in years.
3. You have a list of 15 phone numbers to reach your family of three.
4. You e-mail the person who works at the desk next to you.
5. Your reason for not staying in touch with friends and family is that they don't have e-mail addresses.
6. You pull up in your own driveway and use your cell phone to see if anyone is home to help you carry the groceries.
7. Every commercial on television has a web site at the bottom of the screen.
8. Leaving the house without your cell phone, which you DIDN'T have the first 20 or 30 (or 60) years of your life, is now a cause for panic and you turn around to go and get it.
10. You get up in the morning and go on line before getting coffee.
11. You start tilting your head sideways to smile. :)
12. You're reading this and nodding and laughing.
13. Even worse, you know EXACTLY to whom you are going to forward this message.
14. You are too busy to notice there was no #9 on this list.
15. You actually SCROLLED back up to check that there wasn't a #9 on this list.

AND NOW YOU ARE LAUGHING at YOURSELF!