

RGFCU Picnic Help us celebrate 50 years of service



Your credit union turns 50 this year, and we're celebrating! Join us for a Picnic in the park.

Sunday, September 26
Alton Baker Park - 1:00 pm

We will be cooking up barbequed hamburgers, hot dogs, and veggie burgers. Side dishes and beverages will also be provided.

Meet old friends and share stories!
Join us for an afternoon of
FUN, FOOD & PRIZES

Call 988-9059 by Thursday, September 16th
to reserve your spot.

Check 21 Speeds Checking, Sinks Float

If you think you can get away with a little float, think again. It used to be tempting to write a share draft/check without actually having the funds in your account. Consumers would use the term "float" to describe the time between when they actually wrote a check and when the check cleared their account, thus, creating a window of time for consumers to make their deposits before a check may have been processed. With the advancement of technology and other efficiencies, "float" time has decreased from several days to a mere day. And now, with the introduction of Check 21, that time will decrease even more.



The Check Clearing for the 21st Century Act (Check 21) will cut the time it takes a check to clear from days to hours. So if you need to change your checking habits, do so before it's too late.

Check 21 was signed into law on Oct. 28, 2003, and becomes effective Oct. 28, 2004. It's designed to foster innovation and efficiency in the payments system by reducing some of the legal barriers to check truncation. Truncation means removing an original paper check from the check collection or return process, just as credit unions have already done successfully for years. Supporters say it could reduce the cost of trucking and flying the paperwork cross-country by \$2 billion a year. But, it also means that it will significantly reduce the time it takes a check to clear.

The law eases the electronic exchange of checks by making electronic check processing voluntary, but not yet mandatory. The law also mandates that all institutions accept a substitute check (the paper copy of an electronic check file), but doesn't yet mandate that all financial institutions accept electronic checks.

The bottom line: These changes should be transparent to you most of the time. If your checking habits need improvement, now is the time to brush up - don't let the float sink your account.

The RGFCU is proud to present our new **Webpage & On-Line Home Banking!**

You can find our new webpage at www.registerguardfcu.org. Here you will find information about our products and services, dividend rates, loan rates, hours of operation, our most recent newsletter - NewsFlash, and much, much more. Try out the various "links" that we have provided to re-order your checks on-line, read the most recent edition of the Register-Guard or check out the weather. You can even contact us by using the "contact" feature to send us an email with your questions or comments. Visit us today and browse through all the great information that is provided.

On-Line Home Banking

Want to balance your checkbook at 11:00 p.m.? Find out what checks have cleared or transfer money to make your loan payment?

Now you can do all of these types of transactions and more by using RGFCU's On-Line Home Banking. It's simple, easy and convenient. Just click on the "Home Banking" link on RGFCU's webpage at: www.registerguardfcu.org and you will be launched directly to the Home Banking screen.

The first time you enter, you will need to register. Simply click on the "Register Now" button on the left-hand side of the screen. Enter your Account # and Call 24 (GIGI) PIN, then choose your own User ID and Password. Your User ID must be 8 characters long and be a combination of letters and numbers (Example: dogcats12). Your Password must be 8 characters long and contain both letters and numbers including one capital letter (Example: Eugenesp2). Note: If you don't know or have forgotten your Call 24 (GIGI) PIN, give us a call and we will be happy to assist you.

Once you have successfully registered, you are ready to go. Navigate your way to inquire about savings and loan balances, transfer funds from savings to checking, review what checks have cleared, and balance your checkbook. If you have additional accounts that you would like to view, these accounts can be "linked" by simply going to the "Update Accounts" button at the top

Account #:	_____
Call 24 PIN	_____
User ID	_____
Password	_____
Confirm Password	_____
Email address	_____

left of the screen. Enter the account numbers and hit submit (be sure to follow all screen prompts). The credit union is then notified of these links and will activate the designated accounts. For your safety and privacy, links can only be designated on accounts where you are a joint account holder.

Give it a try - we think you will love the ease and convenience of having your account information at your fingertips. As always, we are here to help you so be sure to call us at 988-9059 if you have any questions.



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Let a "Homer" drive home a "Homer" Loan!

Let us help you get the most out of your money. We'll help you get the most out of your money.

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Let the RGFCU be part of your winning team!

Now is a great time to buy or refinance your vehicle!

Our Vehicle Rates will knock you out of the Park!

UPPER LEVEL

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26V	8	2

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