



Come help us
Celebrate
National Credit
Union Day
and
50 Years
of service to you!



Cookies, Coffee & Punch
Will be served throughout the day.

Pick up your Coloring Contest
for the kids

Why do 85 Million Americans Love Their Credit Union?

Because credit unions offer high-quality, affordable financial services. As a member-owned, not-for-profit financial institution, we offer:

- **Great Rates** - we price loans, pay interest, and charge fees to provide high-quality, low-cost services.
- **Education** – we stress personal finance education to help you make informed buying decisions.
- **Satisfaction and Trust** – in the U.S., credit unions have been the favorite among consumers in the American Banker Satisfaction Survey every year since 1983.
- **Ownership** – credit unions are the only democratically controlled financial institutions in the U.S.

Credit union membership is a privilege that 85 million Americans enjoy.

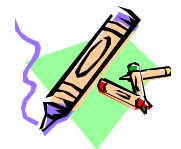
Credit Unions: Dream... Belong... Achieve.
Come Join Us at the RGFCU!



Thursday
October 21st

9:30 am – 5:30 pm

Stop by and visit us, we'd
love to see you!



RATE UPDATE as of October 1, 2004

Certificate	Minimum \$1,000 balance	Dividend rate	APY
6 month		1.35%	1.35%
One year		1.70%	1.71%
18 month		1.85%	1.86%
2 year		2.25%	2.27%
Loans			
Money Sale Auto – "As low As"			4.39%*
Money Sale Home Equity – "As low As"			5.95%*
Signature Loan – "As low As"			11.00%*
Overdraft Line of Credit			13.00%

*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.



Fall into RGFCU's Refinance Auto Loan Special.



Now is the time to refinance your vehicle loan from another financial institution. With auto rates **as low as 4.39%***, you can't help but **FALL** into a great rate. We make financing easy, with our outstanding member service and our easy application process. Come see how our **FALLING** rates can save you money.

*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.



Don't let the holiday sneak up on you

The holiday season is right around the corner, as are all of the expenses that come with it. Most people handle holiday debt by charging it on their credit cards, then paying for it - along with the high interest - over the next year. In some cases, the interest you pay over the next year can exceed the prices of your original purchases. This is like paying for the holidays twice!!!

To help beat the cost of the holidays, the RGFCU would like to offer you a more cost effective way to pay for this year's holiday expenses. This includes travel expenses for Thanksgiving and/or Christmas, food, gifts, etc. Our Holiday Loan provides you with up to \$1500 in holiday cash. This loan has an affordable fixed rate as low as 7.75% APR and a convenient 12-month term.

Interested in some "holiday cash"?



With the RGFCU's Holiday Loan, you can enjoy the holidays, and not have to pay for it twice! Call us today to get your holiday cash.

Dino-Savers Club



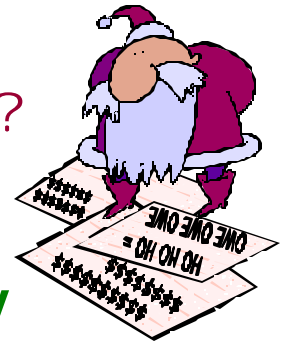
The Dino-Savers Club is back! Every child ages 1-12 who has an active savings account at the RGFCU is already a member. As part of the club, children can choose a special prize from our Dino-Savers Prize Box each time they make a deposit into their savings account. Also, starting the first of the year, Dino-Savers members will also receive a Dino-Birthday card

HoHoHo is your cash at a LOW???

Check out the RGFCU's

Holiday Skip - A - Pay

& Community Give Back Campaign.



This year the RGFCU is adding a special feature to our Holiday Skip Program. As a partner in our community, we believe in giving to the various programs that support those in need. This year we are asking you to help by giving a voluntary \$10 donation when you apply for your Holiday Skip-a-Pay. At the end of January, we will donate the funds raised to our local Children's Miracle Network and United Way Campaigns.

So help others this season by giving your voluntary \$10 donation. The RGFCU and our community partners thank you.

You can skip your

November 2004, OR
December 2004, OR
January 2005 loan
payment



and donate \$10 to the Children's Miracle Network and United Way Campaigns.

To qualify the following conditions apply:

- All of your accounts and loans must be in good standing.
- This offer is NOT applicable to mortgage loans, home equity loans, or past due loans.
- Interest will continue to accrue on all loans with a skip payment and may extend the term of your loan.
- Requests must be made at least ten (10) working days before the payment is due.
- New loans that have not had at least three (3) payments are not eligible.
- Loan payments that are made through automatic payment are deferred for one (1) month.
- No loan will be allowed to have two (2) consecutive skip payments.
- Other credit restrictions may apply.

If you are interested in our Holiday Skip-A-Pay, give us a call at 988-9059.



The RGFCU Staff and Board of Directors would like to thank everyone who attended our 50th Anniversary Barbeque. Although the weather was fair, you made our celebration fun and memorable.