

# Newsflash



## Thank You RGFCU Members - Your generosity is Amazing!



You are truly a generous group of members! Throughout the year we call upon you to reach out and help us to help our community. Every time we do, you reach deep, and give what you can. Thank you! Together this holiday season, we filled our **FOOD for Lane County** barrel to overflowing providing needy families in our community with some extra help over this holiday season.

You also made a difference to less fortunate students in September by donating a variety of new school supplies for kids in our community! Many of you brought in supplies and the change you donated helped to buy 20 back packs and a variety of calculators. Your generosity filled up the back of the delivery rig!



This Christmas season you amazed us again with your generosity and helped us fill our **"Toys for Tots"** box to overflowing and donated over \$200 in cash. Plus, our "Buck A Yard" contest raised \$109 for the Toys for Tots program. Congratulations to Dale Haase on winning the Duck Basket and to Jamie McKirdy on winning

the Beaver Basket.

**From all of us at the RGFCU, Thank you for your ongoing support of our many community partnerships.**



## Feeling the After Holiday Cash Squeeze?

### You still have time to use the RGFCU Holiday Skip - A - Pay on your January Loan Payment

Got a little less money in the bank and a bigger credit card balance this new year? Why not do so by taking advantage of the RGFCU's Holiday Skip-A-Pay program. With approval and payment of a \$10 donation, per loan, you can skip your January loan payment. Along with helping you out, your \$10 will be going to help a needy community assistance program. This year's choices of programs include the Heart Gallery—a non-profit agency whose goal is to help find permanent homes for foster children. And, CARE (Community Animal Relief Effort) that provides funds for spaying and neutering of cats and dogs.

A Holiday-Skip-A-Pay form is available at the RGFCU webpage at [www.registerguardfcu.org](http://www.registerguardfcu.org) or call us at 988-9059 and we will be happy to email or fax you a blank form. Special rules apply to be eligible to skip a loan payment. See Holiday Skip coupon for details.



## RGFCU's Financial Partnership Program

Earn higher dividend rates on Certificates and lower loan rates by being a Financial Partner with the RGFCU! Ask Us How!

## 2010 Fee Schedule

For a variety of services that the RGFCU provides, a small fee may be charged to help us cover the cost of processing of your transaction. The RGFCU is pleased to let you know that we will not be increasing any of our fees in January 2010. We are working to provide services at the lowest cost possible and keep more money in your wallet. For a complete list of existing fees, please see the RGFCU Savings Rate & Fee Schedule for January 2010 online or at the RGFCU Branch.

## Is now a good time?

Is now a good time to refinance our home loan? That's a question that being asked all over the country. With rates at record lows and as common as the question, the answer is not as easy.

That's why the RGFCU recommends you talk with a trusted loan and real estate professional that can take a look at your specific situation and help you find the right answers.

Bonnie Smith at Pacific Cascade Mortgage Co. has been a part of the RGFCU for years and is ready to serve our members. She has 35 years of credit union and real estate experience and she knows the ropes when it comes to finding the mortgage loan that fits your individual needs. If you find yourself asking "is now is a good time to refinance?", give Bonnie a call at (541) 912-1347 to set your appointment now. It's FREE and it can help you answer your financial questions.



BONNIE SMITH



## NEW - RGFCU Scholarship Program

The RGFCU recognizes that the cost of continuing your education is growing.

Tuition, books, supplies, housing, transportation - the list is endless. To help our RGFCU members with these costs, we are pleased to now offer **two (2) \$1000** scholarships to RGFCU members who are planning on attending any accredited college or trade school.



Qualifications are easy. First, you need to be a current RGFCU member or qualify to be a member. Second, attend an accredited 2-year or 4-year institution of higher learning. Third, you need to be attending school full-time. Fourth, be a high school or equivalent graduate. Fifth, complete the online application process via the Oregon Student Assistance Commission (OSAC) at [www.getcollegefunds.org](http://www.getcollegefunds.org). Check out all the criteria and the many other scholarships offered at the OSAC website. Don't forget the OSAC awards one (1) Early Bird Scholarship if your application is submitted by February 16, 2010.

Knowledge is power. Let us help you with a financial boost in the upcoming 2010-2011 school year. Apply now for your RGFCU Scholarship.

### ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa Debit transactions and non-Visa Debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa Debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal which then routes the transaction over a Visa network.

To initiate a non-Visa Debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction. Transactions presented to the RGFCU may be routed through networks that are considered non-VISA networks. These transactions may be small amounts as such merchants as car washes, bakeries, movie theaters, vending machines, parking garages, copy centers, video rental stores, laundries and miscellaneous food stores.

The rights and protections under VISA Agreements are applicable only to Visa Debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure and will not apply to transactions processed through non-Visa networks.

### NOTICE UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT (REG GG)

The U.S. Department of the Treasury and the Federal Reserve Board have issued a final rule to implement the final provisions of the Unlawful Internet Gambling Enforcement Act of 2006 which were effective December 1, 2009.

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with the RGFCU by use of your VISA Check Card (Debit Card). Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling. Should the RGFCU become aware of illegal gambling with use of your RGFCU VISA Check Card, we will request the activity be ceased and/or may block your card.

### Managing Your Checking Account to Save Money!

1. To avoid NSF fees and/or Returned Check fees, only write checks for money that is actually in your account. Do not depend upon future deposits of wages or other deposits to cover your checks.
2. Keep your checkbook current. Use home banking and Call 24 to check your balance frequently and keep track of your transactions.
3. Write all transactions you perform in your check register. Never rely on entering the information later.
4. Checks and VISA Debit transactions clear your account quickly—either the same day or within 2-3 days. Again, always have the money on deposit when you write the check or use your VISA Check Card.

Avoid fees and save money and the embarrassment of NSF and Returned checks. Know your balance. Only spend money you have. Call the RGFCU if you need assistance.

### Give the Gift of Membership—Earn \$\$ In Your Pocket!

Start the new year out right by referring your co-worker or family member to the RGFCU and earn **\$20 in cash into your account** when they join as a new RGFCU member!

Now is a great time to share the benefits of being an RGFCU member with your friends and family. With friendly and professional staff to assist you and our famous personalized service, we'd love to have your co-worker and family members join the RGFCU family.

And don't forget - FREE Checking Accounts, Direct Deposit, FREE Cash Card or VISA Check Card, FREE online banking and FREE bill payment service, FREE Notary service, member drop box available at the RG building and much, much more - why go anywhere else!

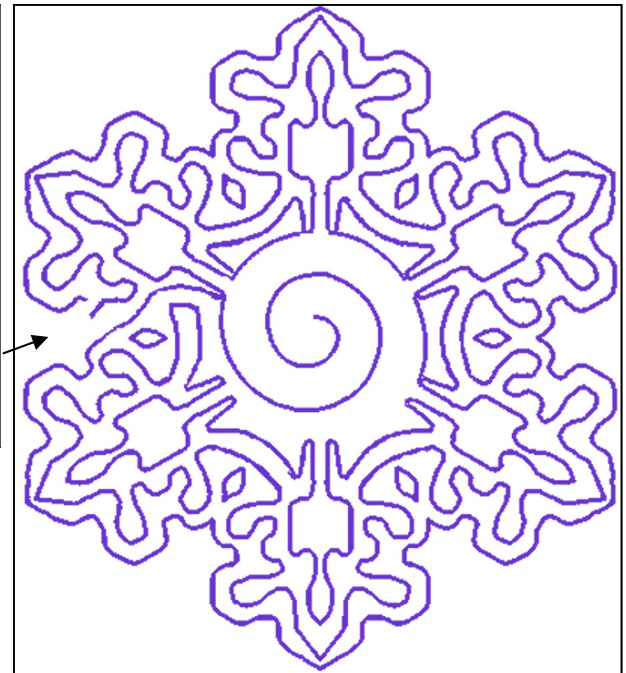
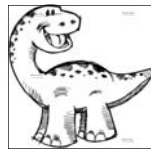
**Give the Gift of Membership to Your Co-Worker or Family Member!**



### Auto Loans at the RGFCU - Available

Yes, the Register-Guard FCU is ready and able to fill your auto loan requests. Whether it's a purchase or a refinance of an existing loan from another lender, we have great auto loan programs. From new to used vehicles, we will work with you to get the car that fits your needs. With used auto rates as low as 5.35%\*, let us take a look at putting you in the driver's seat. Now for a limited time, finance your purchase or refinance an existing loan from another lender and we will give you a **\$25 Gas Gift Card**. Take a drive to the RGFCU and let us help you with your auto loan.

Dino-Savers, can you help the little dinosaur find his way to the center of the snowflake?



### Your Credit Union Staff

- Carolyn Smith, CEO
- Val Malos, Office Manager
- Lea-Ann Russell, Loan Officer
- Janelle McKirdy, Loan Officer/Member Service
- Mary Krecklow, Member Service
- Bea Cross, Accounting/Member Service
- Sherri Johnston, Marketing Director

### 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](http://www.registerguardfcu.org)