



Call-24 (GIGI) Update

Starting on **October 19th through the 25th**, our current Call 24(GIGI) Telephone Teller will be down for maintenance and will be unavailable for calls, inquiries or transfers. During this period, you will need to use RGFCU's Home Banking program, give us a call or stop by the credit union for us to assist you with your credit union business. The drive-up window will be open at 7:30 a.m. and the branch will remain open until 6:00 p.m. each for your convenience. We thank you in advance for your patience as we perform this important service.



Upcoming Events

OCTOBER: Breast Cancer Awareness
Stop by for your FREE bookmark (supply limited).

NOVEMBER: Drop your "Change for Change" in our containers to support our annual Food For Lane County food drive and help us fill 2 food barrels.

October 19, 2009 - November 20, 2009

You can help provide food to families in your community over this upcoming holiday season. Drop by non-perishable food or cash donations to the credit union. Even your spare change can make a difference. The credit union will use the spare change to purchase additional food items.

Holiday Skip-A-Pay program. For a \$10 donation per loan, you can apply to skip your November, December or January loan Payment.

DECEMBER: Join us again this year as we participate in the local "Toys for Tots" campaign. Begin collecting those new toys now to help us collect toys for kids in our community. Starts November 21, 2009.

**Your Money—Your Choice
Your Credit Union
International
Credit Union Day
October 15th**

Come by the RGFCU and celebrate International Credit Union Day with us! There will be give-a-ways all week long starting Monday 10/12. Beverages and cookies will be provided on Thursday, October 15th. Plus, pick up your RGFCU FREE 2010 Pocket and Wall Calendars that same day.

ATTENTION IRA ACCOUNT OWNERS

If you are an IRA account owner and in 2009 are required to take a Required Minimum Distribution (RMD), current IRA regulations provide you the choice to not take your RMD for 2009.

The RGFCU will be sending a letter to all members with RMDs and will be asking you to select to take your RMD or to bypass it for 2009.

Letters will be mailed by October 15th and we ask that you return the information to us no later than November 20th.

Once a Member....

Always a Member

No matter where life may take you, once you are a member of the Register-Guard FCU, you are always member!

Regardless of employment changes, relocations, leaving to go to school or traveling to fulfill your dreams if you are a RGFCU member you are always a member and part of the RGFCU family.

With many FREE services, direct deposit and electronic access, your RGFCU account is at your fingertips.

Membership does mean more at the RGFCU. With life many changes, keep one thing consistent—your membership at the RGFCU.

We Love Our Members!

We Love Free Stuff!

**That's why the RGFCU offers FREE No Fee Checking!
With our Checking accounts you not only get a great checking account, but a variety of FREE services, also!**

If you have your checking account somewhere else, you may be paying too much and earning too little!



How about . . .

- No minimum balance requirement
- 1 FREE Box (150) of checks per year including carbon checks
- FREE VISA Check Card (no annual fee)
- FREE Unlimited ATM Transactions
- FREE Online Banking
- FREE Bill Pay via Home Banking
- FREE Overdraft Line of Credit Transfers
- FREE Telephone Teller
- Earn .40% Monthly Dividend.



Rewards Checking members earn a .65% monthly dividend.

Plus, make it easy by having your paycheck or retirement funds direct deposited to your RGFCU checking account. Open a new checking account by September 30th and set up direct deposit and we will give you a \$25 Safeway Gift Card. Stop by or call us at 988-9059 and see how easy it is!

The Holidays are coming and they are busy and hectic. They are filled with fun things like shopping, gift giving, family and vacationing. Just remember, while you're having fun, pick-pockets, identity thieves and other criminals may be waiting for an opportunity to have some fun also, at your expense. Here are some safety rules to consider:

- Be aware of your surroundings - keep purses, wallets and packages near you.
- At ATMs and Debit machines, be discreet when using your PIN number or receiving cash. Never keep your PIN number with your card.
- Make sure you get your card after making purchases or ATM uses.
- Keep track of receipts and shred when they are no longer needed.
- Review your checking and credit card statements carefully for errors or for items you may not have purchased.



- NEVER respond to phone calls or e-mails from someone claiming to need you to update your personal information with them. There are a variety of scams where the caller or e-mailer claims to be from a bank, credit union or other business and needs you to update information for security purposes. DO NOT give them any information. DO NOT respond to the e-mail. Instead, try to contact the business and let them know about the call or e-mail. They can then tell you if it was legitimate or not.

Don't leave valuables or bags in plain view in your vehicle or even in your trunk.

- When shopping online, make sure the site you're buying from is secure and reputable.
- Report lost or stolen credit cards, debit cards, and checks immediately (VISA toll free number to report lost or stolen cards 1-800-554-8969).



Have a happy and safe holiday season .



IMPORTANT LOAN DUE DATE INFORMATION

As we shared last month, the Credit Card Act of 2009 that went into effect August 20th, contained provisions that impacted all loans at the RGFCU regardless of the fact that none are credit cards.

The specific provision we are impacted by provides that creditors/lenders provide at least a 21-day notice of your required loan payment and your due date. This provision of the Act applies to all lenders, such as the RGFCU that do business under "open end" lending programs (including Auto loans, Home Equity Lines of Credit, Signature loans, Overdraft lines-of-credit, etc.) Because the RGFCU loan programs are all open-ended, the 21-day advance notice applies to all of our loan products.

So, how will this impact your RGFCU loan? To comply with this new federal regulation, on September 30th, the Credit Union has changed the actual due date of your loan. All loan due dates are now the 30th of each month. A reminder of your payment due and next due date will now also appear on your monthly statement.

If you have your loan payment set up on automatic transfer or payroll deduction (weekly, bi-weekly, semi-monthly or monthly) your payments will continue to be applied regardless of the stated due date. If you make your loan payment on a specific date of the month, you may continue to do so. The due date will change but your automatic payment will still be credited on the date you originally selected. For members on cash/coupon payments, the due date of your loan will change but you can continue to make your payments just as you always have done.

We recognize that this may be confusing and we welcome your questions. Thank you for your patience as we work through these changes.

Your Credit Union Staff

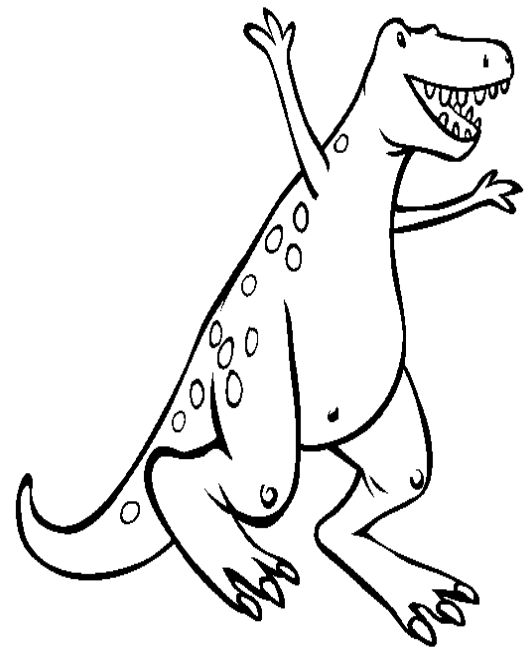
Carolyn Smith, CEO
Val Malos, Office Manager
Lea-Ann Russell, Loan Officer
Janelle McKirdy, Loan Officer/Member Service
Mary Krecklow, Member Service
Bea Cross, Accounting/Member Service
Sherri Johnston, Marketing Director

It's almost time for the Holiday Skip - A - Pay & Community Give Back Campaign

You can skip your November 2009, OR December 2009, OR January 2010 loan payment.

With the holiday season approaching, now is the time to be thinking of how you can keep some of your cash in your pocket to help cover those upcoming holiday expenses. 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 apply to skip your loan payment(s) for November 2009 or December 2009 or January 2010. Along with skipping your payment, your \$10 will be going to help community assistance programs. The Holiday Skip-A-Pay form will be available after October 15th. Check our webpage at www.registerguardfcu.org or call or stop by to pick up a copy. Special rules apply to be eligible to skip a loan payment. See Holiday Skip form for details.

**Dino Savers,
can help dress
this dinosaur up
for Trick-or-
Treating?
Draw and color
a cool costume
on this dinosaur
and bring it by
to show us at
the RGFCU and
get a treat for
yourself!**



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
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