



Put Your Built-Up Equity to Work For You

For most people their home is their greatest asset. At the RGFCU you can borrow against that built-up equity for things such as:

- Home Improvements
- Vacations
- New Vehicles, Boats or RVs
- Weddings
- Education expenses
- Or anything else you can think of.

The RGFCU's Home Equity Line of Credit Loans have a rate as low as **5.95%*** APR. And, the advantage of using your Home Equity LOC versus another type of consumer loan, is that in most cases, the interest may be tax deductible.** Come talk to us today about our Great Low Rate Home Equity LOC, and let us help you put your built up equity to work!

*Loan rate includes a .50% deduction for being a 4 - point Financial Partner. New money only. Credit factors apply and an application may be required. ** Consult your tax advisor for details. Interest rate is a variable rate with an initial fixed rate as low as 5.95% for a period of 12 months; after which time the rate is variable and may change on January 1st or July 1st of each year. See Home Equity Addendum and Disclosure for complete details.

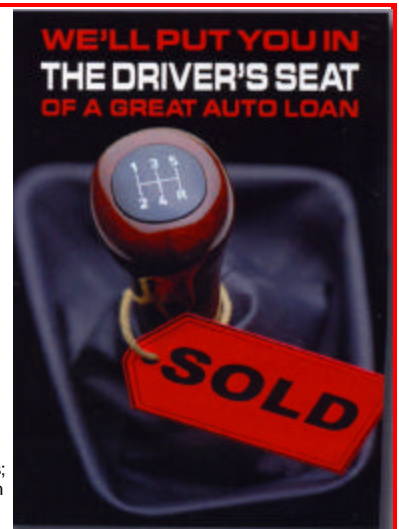
Whether you're looking at a new or used vehicle, call the Register-Guard Federal Credit Union.

We've got GREAT NEW or USED Vehicle Rates

AS LOW AS

4.89%* APR

Give us a call at 988-9059 and find out how easy it can be to put yourself in the Driver's seat!



*Loan rate includes a .50% deduction for being a 4 - point Financial Partner. New money only. Credit factors apply and an application may be required. Interest rate is a variable rate with an initial fixed rate as low as 4.89% for a period of 24 months; after which time the rate reverts to a quarterly variable and may change on January 1st, April 1st, July 1st and October 1st of each year. See Loan Rate & Fee Schedule or Rate Addendum for details.



Thank You!



The RGFCU staff would like to say a special "thank you" to all of our members that participated in our "Miracles in March" campaign for our local Children's Miracle Network program. Your generous support by purchasing our Shamrock Green Clouds raised over \$260 during the month! As an active participant in our community, the RGFCU is proud to support the CMN program. Your generous donations along with those of other participating credit unions, will provide life-saving services to hundreds of infants and children.

RGFCU Repossessions For Sale

2001 Hyundi Accent

2- Door Hatchback ? 59,500 miles? 5 speed ?AM/FM Cassette ?NO A/C Clean inside / Does have cracked front windshield / Needs Brakes Wholesale Value: \$3,350 / Retail Value: \$5,575 ??? **Asking \$4,000**
Special financing available for qualified members of **3.9% Fixed Rate**

1995 Komfort 18 FT Travel Trailer

Self-Contained ? Microwave ? Small Refridgerator Needs battery and roof vent repaired Wholesale Value: \$4,500 / Retail Value: \$5,900 ??? **Asking \$5,100**
Special financing available for qualified members of **4.9% Fixed Rate**

For information regarding either of these vehicles call 988-9059 and ask for Val or Carolyn.

Register-Guard Federal Credit Union VISA Check Card Change in Terms Notice

Here's some good news for RGFCU Members using their VISA Check Card for transactions in foreign countries - it just got less expensive! How? The RGFCU will now pay for all RGFCU members using their RGFCU VISA Check Cards for foreign transactions, the 1% Currency Conversion Fee that previously had been paid by you, the member. Now that's great news!

Recently, VISA USA revised its VISA International Operating Regulations regarding the currency conversion rate for international transactions. Currently, when a purchase is made in a foreign country, the transaction amount is converted to U.S. Dollars, and adjusted by a 1% currency conversion. When the transaction was posted to your account, the total amount (purchase amount plus fee) appeared as a single transaction on your billing statement.

However, effective April 2, 2005, you will now only see the actual transaction posted to your account in US dollars. The RGFCU has elected to pay the 1% Currency Conversion Fee on your behalf when you use your RGFCU VISA Check Card for transactions made in a foreign country.

So, whether traveling abroad or at home, make the RGFCU VISA Check Card your card of choice!