



Closely!

Your Statement looks different

As of June 30th, your RGFCU statement will look a little different. Specifically, we have improved how your checking account history appears. We are confident these changes will help make your statement easier to read. Here's what's new.

First, is a summary of your checking account activity located at the start of that account. Second, transactions will now appear in chronological order. Third, your check numbers will appear in numeric order at the end of your checking history with asterisks marking a break in sequence. We hope this improved format will make reading your statement easier. If you have any questions regarding this new format, feel free to give us a call at 988-9059.

**With Mortgage Rates on the rise,
Let the RGFCU give you a hand...
...or how about an ARM?
(an Adjustable Rate Mortgage that is)**



An ARM can provide you with a great opportunity to get into a new home, or refinance your current home mortgage. The benefits include:

- Lower monthly payments
- Credit Union Financing
- Automatic payment options through the RGFCU
- Up to 30 year Amortization

If a helping "ARM" sounds good to you, call us at 988-9059 for more details.

We're Coming On-Line

Coming July 12th Check Out the NEW RGFCU Web Page



The RGFCU Web page is loaded with information for you. Get on-line and have a look. You'll see information about our services, rates & dividends, specials and much, much more! Log on at www.RegisterGuardFCU.org and see for yourself!

AND, For your convenience....

Home Banking is coming SOON!
Keep an eye on our Web Page for details!

**Home Buying and
Home Improvements
We've got you covered!**

Summer is here and rates are still low. If you've been waiting to buy a new home, refinance your current home, or make some improvements, now is the time. Let the RGFCU help you determine what type of loan is right for you. We have Home Equity Lines of Credit for refinancing or home improvements, and you have access through Pacific Cascade Mortgage, LLC for conventional mortgage loans. If you have been putting off making decisions about a loan, now's the time to check it out...rates won't stay this LOW forever!

Concerned about the chaos of getting a home loan? Don't be! We'll walk you through the steps. That's what credit unions do, they work for their member's. That's why our motto is "not for profit, but for service". Let us help you get into a LOW RATE loan and start saving money! Give us a call today - 988-9059.



Are you paying too much for your checking?

If you are paying more than ZERO you are! Compare our checking account with yours and see if the RGFCU can save you money:

At other financial institutions:

- Are you paying for checks?
- Do you have unlimited debit card use?
- Are you paying monthly fees?
- Are you paying a low balance fee?
- Do you have ATM charges

At the RGFCU:

- 1 Free box per year
- Unlimited VISA Check Card/Debit use
- NO monthly fee!
- NO low balance fee!
- 5 Free ATM uses per month from Co-Op or STAR ATMs

If you're paying for your checking account STOP! Give us a call at 988-9059 and switch to RGFCU checking.



Summer Time Card and Cash Safety

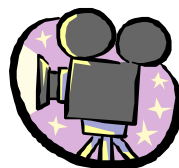


Summer fun is here.

That includes vacations and other fun activities. While you are out enjoying the summer, and relaxing, don't forget that summer time is one of the busiest for criminals. Credit card theft, auto break-ins, purse snatches, etc are in full swing during the summer. Take care to protect your cards PIN numbers, and receipts, as well as your checkbook and cash while you are out enjoying yourself. Relax and have fun, but be aware.

For further peace of mind while you are traveling, the RGFCU has NO FEE VISA Travelers Checks to help make your summer time travel plans a little safer.

Summer Time is Movie Time!



The RGFCU has Summer Time movie tickets available for \$5.75 each. The tickets are good at Cinemark Theaters. Save \$1.25 per ticket.

RATE UPDATE

Certificate	(\$1,000 balance)	Dividend rate	APY
6 month		1.25%	1.25%
One year		1.50%	1.51%
18 month		1.70%	1.71%
2 year		2.10%	2.12%

Loans

Money Sale Auto – "As low As"	4.39%*
Money Sale Home Equity – "As low As"	5.95%*
Signature Loan – "As low As"	10.50%*
Overdraft line of credit	12.50%

*Loan rate includes a 1/2 % deduction for being a 4 - point Financial Partner. Credit factors apply and an application may be required. New money only.

ANNUAL MEETING SUCCESS

The RGFCU wants to thank everyone who came to take part in our 2003 Annual Meeting. We had an great turnout and congratulate our door prize winners.

Chocolate Basket	Kiersten Ainsworth
Chocolate Basket	Darcell Barton
Coffee Basket	Rick Townsend
Garden Basket	Fran Hart
King Estates Wine	Frank Hart
Applebee's Gift Card	Maryann Meyers
Olive Garden Gift Card	Norma Sherard
El Torito Gift Card	Kirsten Meyers
McGrath's Gift Card	Jolene Diab
Outback Gift Card	Harriet Walker

Thanks for Sending Us Your Mother in Law (and other family members too!)



The RGFCU appreciates the confidence that you, our members showed by telling your family about RGFCU membership. If someone in your family is still doing their financial business elsewhere, let them know about the RGFCU. We'd love to have them as part of our family.

Congratulations to the winners of the "Send us your Mother-in-Law" drawing:

New Member Winners	
Travis Howland	\$25 Walmart gift card
Zella Reid	\$25 Free Gas
Nathen Dooley	\$25 Free Gas
Referring Member Winners	
Darsell Barton	\$25 Walmart gift card
Dale Haase	\$25 Free Gas