

# Newsflash

Big Enough to Serve...Small Enough to Care

Exceptional Service ... Low Fees

## Need Some Help Building or Rebuilding Your Credit?

### Let the RGFCU, Your Credit Union Help!

A healthy credit rating is important in this day and age and the RGFCU wants to help it's members start building or rebuilding their credit. If your having trouble getting new credit, or you've had problems in the past, let us help you get on track. We have a new program called **"The Credit Wealth Builder Loan Program"**. It is designed to help members build or rebuild a healthy credit history and build wealth simultaneously.

This loan is secured by shares that are placed on deposit from loan funds, has a maximum amount of \$1000 and a maximum term of 12 months. The rate will be fixed at a rate of 2% above the current regular Share Secured Loan Rate. (Current Rate is 6.00%).

Come see us, **we are Your Credit Union**, and we want to help all of our members build and maintain the best credit rating possible.

## Awesome Annual Meeting

Thanks to everyone who attended the RGFCU Annual Meeting. We had a great time going over the RGFCU business and electing three returning board members Pete Knapp, Tami White, and Greg DeCrow. We concluded the evening with a drawing for door prizes. Thirty members walked away with prizes including gift baskets and gift cards. Thanks again to all who helped make this meeting one of our best.



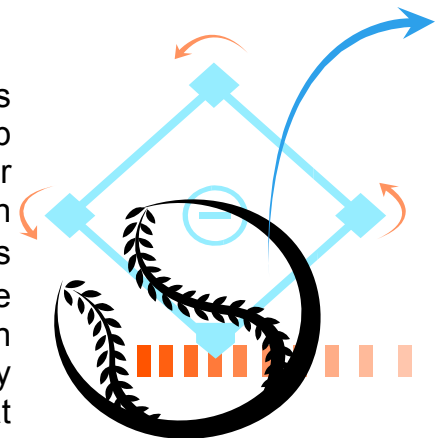
## We Have Discount Movie Tickets

If you're planning a night out at the movies, stop by the RGFCU and save yourself some cash. The RGFCU discount movie tickets are good at all Cinemark and Regal theater locations. Tickets are \$6.00 each.



## It's a Grand Slam Deal!

There is nothing better than baseball in the summer, unless it's going to the big game in a new set of wheels. The RGFCU can help you travel to the next game in style! You can't possibly strike out or make an error when purchasing your new or pre-owned vehicle with our **Sizzling Summer Vehicle Loan!** With rates as low as 6.85% APR, **our loan rate** is sure to be a summer favorite, and be a hit with our fans! And, to make this deal even better, now through the end of July, the RGFCU will be giving away great gifts in weekly drawings for everyone who finances or refinances their vehicle at the RGFCU! You may win a free car wash, tank of gas, or much more. For more information about this Grand Slam deal, give us a call at 988-9059. But hurry, summer won't last forever!



Our 6.85% APR Loan rate is "Out of the Park"!

# Want to earn more on your Savings?



**The RGFCU has GREAT New Money Market Rates**

As of July 1, 2007, you can earn more dividends while saving your money with an RGFCU Money Market Account. Money Markets are a great way to earn a higher rate of return than a conventional savings account, but not tie up your funds for the term of a Certificate.

On accounts of \$5,000 to \$24,999.00 you can earn as much as 3.03% APY and on accounts over \$25,000.00 you can earn up to 3.80% APY.

Give us a call at 988-9059 to learn more about our great savings programs.



## Protecting YOUR RGFCU Account from Potentially Fraudulent Transactions!

To protect your account, the RGFCU utilizes a security feature that monitors your RGFCU VISA Check Card transactions for potentially fraudulent activity which may include a sudden change in locale, a sudden string of costly purchases or any pattern associated with new fraud trends around the world. If we suspect fraud, our specialized fraud team will call you to validate the legitimacy of your transactions. The call is automated and will require your response through the use of your touch-tone phone. Your participation in responding to our call is critical to prevent potential fraud risk and to avoid possible restrictions we may place on the use of your card.

### How can you help?

1. Ensure we have your current home, work and cell phone numbers so we may contact you promptly.
2. Guard your transactions and your PIN carefully.
3. Be diligent about monitoring transaction activity through the use of our Call 24 (GIGI) or on-line Home Banking programs.
4. Contact us immediately if you identify fraudulent transactions.
5. Unless absolutely required, avoid giving our your address & zip code, phone number, date of birth, Social Security Number, Card or account number, card expiration date and NEVER give out your PIN.
6. In stores and at ATMs, always cover your PIN and watch for others observing your transaction.

**The RGFCU and its business partners do not call or send emails to verify your account information. Should you receive a call or email requesting such information, DO NOT respond and please notify us immediately.**

# RGFCU Dividend & Loan Rates Effective: July 1, 2007

ACCOUNT TYPE	DIVIDEND RATE	APY	MINIMUM OPENING DEPOSIT	MINIMUM DAILY BALANCE (TO EARN DIVIDENDS)
Regular Share	0.50%	0.50%	\$25.00	\$50.00
Young Saver	0.50%	0.50%	\$10.00	\$10.00
CHEF	0.75%	0.75%	\$100.00	\$100.00
My Account	1.00%	1.00%	\$500.00	\$500.00
IRA	2.85%	2.88%	\$100.00	\$100.00
Money Market (Tier 1)	3.00%	3.03%	\$5,000.00 to 24,999.00	\$5,000.00
Money Market (Tier 2)	3.75%	3.80%	\$25,000.00 or more	\$25,000.00
Interest Checking	0.75%	0.75%	\$0.00	none

Term	Minimum Opening Deposit	Dividend Rate	Annual Percentage Yield
1-Year IRA Certificate Special	New Money \$1,000	4.80%	4.89%
	Existing Money \$1,000	4.30%	4.37%
6-Month Certificate Special	New Money \$5,000	4.65%	4.70%
2-Year Bump-It-Up Certificate	\$1,000.00	4.60%	4.68%
3-Year Bump-It-Up Certificate	\$1,000.00	4.80%	4.89%
6-Month Certificate	\$1,000.00	4.15%	4.19%
One Year Certificate	\$1,000.00	4.45%	4.52%
18-Month Certificate	\$1,000.00	4.50%	4.58%

Add .10% to any Certificates for 2 Financial Partner ~ Add .20% to any Certificate for 4 Financial Partner

CONSUMER LOANS	ANNUAL PERCENTAGE RATE
Seasonal Loans (Tax, IRA & Vacation Loans)	9.00% Fixed Rate
New or Used Vehicle	6.85% to 7.75% (Variable Rate)
*Personal Recreational Vehicle	7.85% to 8.75% (Variable Rate)
Share Secured Loans	4.00%
Certificate Loans	2.5% over current Certificate Rate
Signature/Other Collateral	14.25% (Variable Rate)
Personal Lines of Credit ( Up to \$10,000 maximum )	14.25% (Variable Rate)
Credit Wealth Builder Loan	6.00% (Fixed Rate)
Overdraft Lines of Credit	15.75% (Variable Rate)
Pay Day Alternative Loan	18.00% (Variable Rate)
*Personal Recreational Vehicles are Boats, RV's, Jet Skis, Horse Trailers, Dirt Bikes, etc.	

REAL ESTATE LOANS	ANNUAL PERCENTAGE RATE
Home Equity Lines of Credit	As Low As 7.50% (Variable)
Adjustable Rate Mortgages	Call for Rates

### REGISTER-GUARD FEDERAL CREDIT UNION

(541) 988-9059 ■ Fax (541) 988-9169 ■ Call 24 - GIGI Phone Teller (541) 736-3484  
www.registerguardfcu.org

The RGFCU provides you a FULL range of services including:

<b>FREE Checking</b>	<b>CONSUMER LOANS</b>	<b>OTHER SERVICES</b>
<b>FREE VISA Check Card</b>	New & Used Vehicle	FREE Notary Public Service
<b>FREE RGFCU ATM Cash Card</b>	Boat, RV, Motorcycle	FREE Financial Planning
<b>FREE Travelers Checks</b>	Consolidation	FREE On-Line Banking
<b>SAVINGS ACCOUNTS</b>	Signature	FREE On-Line Banking
Share Accounts	Share/Certificate Secured	FREE 24/7 Telephone Teller
Specialized Savings Accounts	Pay Day Alternative	FREE ATM Use
Money Market Accounts	<b>REAL ESTATE LOANS</b>	Discount Movie Tickets
Certificates of Deposit	Home Equity Lines of Credit	Consumer Reports Library
MYAccount	Adjustable Rate Mortgages	Kelly Blue Book
IRA Savings & Certificates of Deposit		New and Used Car Guides