



## College Scholarship Program

The RGFCU is proud to make available applications for the 2008 Education Exchange \$50,000 College Grant Program. Sponsored by the ACCEL/Exchange ATM Network, a total of 34 grants will be awarded. You must be a high school senior to apply, be a US citizen and be accepted to an accredited 4-year college by May 15, 2008 to be eligible.

Applications are available at the RGFCU office or give us a call and we will be happy to mail you an application.

### Important - Fee Changes

At the Register-Guard Federal Credit Union, we take seriously the trust you have extended to us to ensure that our members have the best possible rates, services and benefits from the financial products we offer. We are committed to being your trusted financial partner and believe in offering all of our products and services at fair and reasonable costs.

Over the last few years, we all have experienced the rise in our personal expenses and your credit union is no exception. After a careful review of our fees and the ever increasing operational costs to the credit union, the Board of Directors recently reviewed and approved the following changes to our fees.

These changes are **effective February 15, 2008**

<b>Non-Sufficient Funds Fee (per check)</b> (Checks/ACH, Automatic Withdrawals, RCK)	<b>\$12.00</b>
<b>Overlimit Fee</b>	<b>\$12.00</b>
<b>Stop Payment Fee (per check)</b>	<b>\$10.00</b>
<b>Outgoing Wire Fee - Domestic</b>	<b>\$13.50</b>
<b>Outgoing Wire Fee - International</b>	<b>\$35.00</b>
<b>Incoming Wire Fee</b>	<b>\$15.00</b>
<b>Corporate/Cashiers Check</b>	<b>1 Free p/day</b> <b>\$2.00 each thereafter</b>
<b>Check Copy Fee (per check)</b>	<b>\$ 3.00</b>
<b>Returned Item Fee (per item)</b>	<b>\$12.00</b>
<b>VISA Gift Card</b>	<b>\$ 1.00</b>
<b>Recorder Lost PIN/Plastic Card</b>	<b>\$ 7.50</b>
<b>Coupon/Bond Redemption Fee (per item)</b>	<b>\$ 5.00</b>
<b>Stop Payment Corporate Check (per check)</b>	<b>\$10.00</b>
<b>Research Fee</b>	<b>\$20.00 p/hr</b>
<b>Account Statement Copy</b>	<b>\$ 2.00</b>

Please see the January 1, 2008 Savings Rate & Fee Schedule for a complete list of all fees

## RGFCU Dividend & Certificate Rates Effective: January 1, 2008

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%	\$25.00	\$25.00
CHEF	0.75%	0.75%	\$100.00	\$100.00
My Account	1.00%	1.00%	\$500.00	\$500.00
IRA	2.75%	2.78%	\$100.00	\$100.00
Money Market (Tier 1)	2.25%	2.27%	\$5,000.00 to 24,999.00	\$5,000.00
Money Market (Tier 2)	3.00%	3.03%	\$25,000.00 or more	\$25,000.00
Interest Checking	0.50%	0.50%	\$0.00	\$100.00

Term	Minimum Opening Deposit	Dividend Rate	Annual Percentage Yield
1-Year IRA Certificate	New Money <b>\$1,000</b>	<b>3.50%</b>	<b>3.55%</b>
	Existing Money <b>\$1,000</b>	<b>3.00%</b>	<b>3.03%</b>
6-Month Certificate	\$1,000.00	3.90% - 4.10%	3.94% - 4.14%
One Year Certificate	\$1,000.00	4.20% - 4.40%	4.06% - 4.27%
2-Year Bump-It-Up Certificate	\$1,000.00	4.10% - 4.305	4.16% - 4.37%
3-Year Bump-It-Up Certificate	\$1,000.00	4.20% - 4.40%	4.27% - 4.47%

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

## RGFCU Loan Rates Effective: January 1, 2008

CONSUMER LOANS	ANNUAL PERCENTAGE RATE
Seasonal Loans (Tax, IRA & Vacation Loans)	9.00% Fixed Rate
New or Used Vehicle	6.60% to 7.50% (Variable Rate)
*Personal Recreational Vehicle	7.60% to 8.50% (Variable Rate)
Share Secured Loans	4.00%
Certificate Loans	2.5% over current Certificate Rate
Signature/Other Collateral	13.50% (Variable Rate)
Personal Lines of Credit ( Up to \$10,000 maximum )	13.50% (Variable Rate)
Credit Wealth Builder Loan	6.00% (Fixed Rate)
Overdraft Lines of Credit	15.00% (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 ATM Use
Share Accounts	Share/Certificate Secured	FREE 24/7 Telephone Teller
Specialized Savings Accounts	Pay Day Alternative	New and Used Car Guides
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		

# Newsflash

**Big Enough to Serve...Small Enough to Care**

**Exceptional Service ... Low Fees**

## From Your RGFCU Family

Happy New Year and Best Wishes for a prosperous and healthy 2008. Your RGFCU staff looks forward to serving your financial needs throughout the coming year.



### Start The New Year Off Right By Beginning to Build or Rebuild Your Credit!

A healthy credit rating is important in this day and age and the RGFCU wants to help its members start building or rebuilding their credit. If you're having trouble getting new credit, or you've had problems in the past, let us help you get on track. We have a program called "**The Credit Wealth Builder Loan.**" 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, a maximum term of 12 months and the current loan 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.

### Need To Do Business with Us After Hours? No Problem!

- We know that we can't always be here when you need us, so we have four ways for you to do business with us after hours.
- **1. Home Banking** - allows you to review your balances, transfer funds, see what checks have cleared and send us emails. ([www.registerguardfcu.org](http://www.registerguardfcu.org))
- **2. Call 24 (GIGI)** - allows you to inquire about your current balances, see what checks have cleared, transfer funds within the same account and check dividend and loan rates. (541-736-3484)
- **3. ATMs** - with an RGFCU VISA Check Card or RGFCU Cash Card you have access to your available funds 24 hours a day, 7 days a week. Shopping is easy and with no fees assessed by the RGFCU, your money goes further for the things you like to do.
- **4. Night Deposit** - provides a safe and secure way to give us your deposits, loan payments or documents 24/7. When using the night deposit, please be sure to put your name or account number on all communications so that we may transact your requests promptly.

### Do You Know Someone That is Not an RGFCU Member?

Did you know that as an employee or Independent Contractor of the Register-Guard Newspaper you and your family members can be part of the RGFCU credit union family? By making the RGFCU your credit union, you will be able to take advantage of all the great products and friendly service. For over 54 years, the RGFCU has taken great care of people just like you and your family.

What makes us so great? It's people just like you - that work or provide contract services for the Register-Guard. Our members are past and present RG employees, Independent Contract Carriers and their families. Because of this, we are able to provide services that are personalized to your needs. You're not just a number with us - you're part of our family.

We have services to meet your needs from FREE Checking accounts, FREE VISA CHECK or RGFCU Cash Cards, FREE RGFCU ATM transactions, NO monthly service charges on checking accounts, great savings plans and personalized loans with competitive rates. And, in most cases, our loans can be completed the same day or even within minutes of your request. How about that for service!

Still not sure? Talk to a co-worker or two - chances are they are already part of our credit union family. We hope you will become a part too. Give us a call at 988-9059 for more information.