

The RESOURCEFUL GUIDE



A NEWSLETTER FOR THE MEMBERS OF R-G FEDERAL CREDIT UNION

CHECK OUT THE PROGRESS *at our New Belton Branch*

We're so excited to announce that our new Belton branch is picking up steam. Construction is moving fast, and we're looking forward to serving you with our state-of-the-art branch this spring.

We know you've been waiting for this news, so we want to make sure you don't miss a thing. Keep watching your inbox, our website, and social media for updates. You'll have a chance to tour the finished product at our grand opening celebration in 2023 - we can't wait to celebrate with you!



COMING SOON

NOW ACCEPTING SCHOLARSHIP APPLICATIONS

Students, we have great news: R-G is once again awarding two (2) \$1,000 scholarships to graduating high school seniors in 2023!

All you have to do is submit your completed application by March 17, 2023. Pick up an application at the local high school counselor's office or download the application online at rgfcu.com under the "About Us" section of our website. You may also call the credit union at (866) 852-6478 to request an application be emailed to you.

866.852.6478 | RGFCU.COM



JOIN US AT THE 2023 ANNUAL MEETING

When:

March 16, 2023, at 6:00 p.m

Where:

Sneads BBQ, 17101 S. Holmes Rd., Belton

RSVP:

(866) 852-6478 by Friday, March 3

OCTOBER TRAINING DAY RECAP

We love to stay on the cutting edge of innovation, and that means helping our team find new ways to serve you better.

That's why we take time twice a year for extensive training for our team. Most recently, we gathered together for our annual training on Columbus Day/Indigenous Peoples' Day. We even managed to have a little fun in between all the serious work of building a better banking experience for you.



WATCH FOR ZELLE SCAMS INVOLVING UTILITY BILLS

Fraudsters continue to evolve scams associated with Zelle. There have been reports of scammers calling or texting individuals claiming to be from their utility company and stating they did not receive payment for their utility bill and their service will be turned off. However, if they "Zelle" funds to the company immediately, their services will continue.

Here are some best practices:

- **Only use Zelle to send funds to friends, family members, or other contacts you know directly.**
- Do not provide login credentials to anyone.
- Check your utility accounts online if you receive a call about delinquency - your balance will reflect any past-due amount.
- If you are ever suspicious regarding a call or text, don't engage - hang up and call the company/individual directly to ensure you're talking to the right person.

Please note, these scams do not make using Zelle through your credit union unsafe! This tool is a great way to pay people you know - like your babysitter, someone who cuts your grass, or a friend who picked up the tab for lunch. The time to exercise caution and judgment is when you are being asked to send funds to a stranger.

Fraud alert provided by the Credit Union National Association.

FREE WEBINAR

Recovering from the Holidays: A new year with no debt

Date: 01/11/2023 | Time: 12:00 p.m. CST

Location: LIVE at our Knob Noster/Whiteman offices or online via KOFE.

In this free webinar, you'll learn:

- How to develop smart financial goals for the new year – and achieve them
- Clever ways to pay off 2022 holiday debt, then save for the 2023 holidays
- Where to find free expert help so you're not going it alone

Can't make it live? Catch the recording in your KOFE portal. Sign up today for access!

LET'S HELP YOU LEVEL UP YOUR FINANCES



Are you ready to take your finances to the next level in 2023? You don't have to do it alone!

R-G Federal Credit Union has a suite of tools that can help you save, improve your credit score, and make smart spending decisions.

In online banking and our mobile app, you can get **FREE access to Credit Sense**. This tool lets you check your credit score at any time, right from your phone or computer! You'll also receive tips on improving your score and special offers tailored just for you.

Want to reign in spending in the new year? Try R-G CardCommand! You can set up parameters around how

much you spend on your card and where so that you stay on track with your financial goals. You'll receive alerts when your card is used, approved, or exceeds the transaction controls set by you. Plus, it's a great tool for preventing fraud since it gives you the ability to turn your cards off/on.

Feel like all this sounds great but need some help putting it all together? Enroll in our KOFE financial education platform for free webinars, courses, guides, and more to help you better understand money management. You even get access to confidential financial coaching around budgeting, savings, debt relief, and credit building.

Want to learn more about our many conveniences to help you master your money in the new year? Visit rgfcu.com or talk with a member of our team today!

RESOLVE TO EARN MORE IN 2023

When you're looking for a safe investment, a certificate is always a great option.

At R-G, we offer certificates with low minimum balance requirements and competitive interest rates. We also offer special rates on shorter-term products that are good for a limited time, like our current special:

Why choose a certificate? This savings product is a great way to lock in a solid rate without the volatility of the stock market or other high-risk options. We always look for ways to keep your money safe and secure, and help you earn a great return, too. Contact us today to learn more about our rate specials and see how we can help you reach your savings goals this year!

*APY = Annual Percentage Yield. This is a new money only special (transfers from current R-G deposits do not qualify). The term for this special is 1-year with no auto-renewals. Minimum balance \$500. Federally insured by NCUA.

**CERTIFICATE
SPECIAL**

5.00%^{APY*}
12 MONTHS

upcoming HOLIDAY CLOSINGS

Our branches will be closed for business on the following dates:

- Monday, January 2 – New Year’s Day (Observed)
- Monday, January 16 – Martin Luther King, Jr. Day
- Monday, February 20 – Presidents’ Day

Please plan to conduct any in-person transactions in advance or when we reopen the day following a holiday closure. You may also view current account balances, recent transactions, transfer funds between accounts, pay bills, and more, by logging into online banking (found on our homepage) or by downloading our mobile app.

R-G IN THE COMMUNITY



In August, we celebrated Belton’s 150th anniversary.



We had a paws-itively great time at Bark in the Park at Whiteman AFB!



For Veterans Day, we were honored to show our support for those who have served and their families with a donation to Fisher House Kansas City.



In December, we participated in the Whiteman AFB Tree Lighting Ceremony and hosted toy drives at our branches to help families in need during the holiday season.

FEATURED DIVIDEND RATES

Rates effective as of January 1, 2023

SHARE ACCOUNTS	RATE	APY*
\$100.00 to \$4,999.99	0.05%	0.05%
\$5,000.00 to \$24,999.99	0.10%	0.10%
\$25,000.00 to \$49,999.99	0.15%	0.15%
\$50,000.00 to \$99,999.99	0.20%	0.20%
\$100,000.00 to \$149,999.99	0.25%	0.25%
\$150,000.00 to \$249,999.99	0.30%	0.30%
SMART SAVER		
\$500.00 to \$4,999.99	0.10%	0.10%
\$5,000.00 to \$24,999.99	0.15%	0.15%
\$25,000.00 to \$49,999.99	0.20%	0.20%
\$50,000.00 to \$99,999.99	0.25%	0.25%
\$100,000.00 to \$149,999.99	0.30%	0.30%
\$150,000.00 to \$249,999.99	0.35%	0.35%
CHECKING		
Personal Checking	0.05%	0.05%
Business Checking	0.05%	0.05%
SHARE CERTIFICATES		
6 Mos. (\$500 - \$250,000)	0.35%	0.35%
12 Mos. (\$500 - \$250,000)	0.60%	0.60%
24 Mos. (\$500 - \$250,000)	0.75%	0.75%
36 Mos. (\$500 - \$250,000)	0.75%	0.74%
48 Mos. (\$500 - \$250,000)	0.80%	0.79%
60 Mos. (\$500 - \$250,000)	0.90%	0.88%
Senior 6 Mos. (\$500 - \$250,000)	0.40%	0.40%
Senior 12 Mos. (\$500 - \$250,000)	0.65%	0.65%
Senior 24 Mos. (\$500 - \$250,000)	0.80%	0.80%
Senior 36 Mos. (\$500 - \$250,000)	0.80%	0.79%
Senior 48 Mos. (\$500 - \$250,000)	0.85%	0.84%
Senior 60 Mos. (\$500 - \$250,000)	0.95%	0.93%
1-Year Special (\$500-\$250,000)	5.00%	5.00%

*APY = Annual Percentage Yield. \$100 Minimum balance required to earn APY. Rates subject to change at anytime. See credit union for details.

FOR MORE REALLY GOOD NEWS:

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