

The RESOURCEFUL GUIDE



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

Come celebrate with us!
THURSDAY, OCTOBER 17TH
INTERNATIONAL CREDIT UNION DAY



We hope you will join us on Thursday, October 17th as we celebrate International Credit Union (ICU) Day! The day is recognized on the third Thursday of October each year as a way to reflect upon the credit union movement's history, promote its achievements, recognize the hard work and share member experiences.

This year's theme, "Local Service. Global Reach." highlights all that credit unions do to serve the needs of their members locally. Whether it's providing a loan to help a member make their home more energy efficient, giving financial counseling to a member whose company closed its doors, or simply offering a better deal on a used

car loan, credit unions across the globe are supporting and serving their members and the community as a whole. Locally or internationally, during International Credit Union Week or at any time of the year – R-G FCU is where you know your money will stay local, be safe, and great service is guaranteed.

Cider and donuts will be served beginning at 9:00 a.m., while supplies last at both branches – we hope you'll join us in celebrating how credit unions are positively impacting our local communities around the globe by bringing financial empowerment to the members we serve – that's the credit union difference!

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HOLIDAY CLUB



The Ho-Ho-Holidays are right around the corner, which means Holiday Club Account balances will be moved into Share Draft Accounts beginning on November 1! And, while you're getting in the giving spirit, get a jump start on your savings for next year by increasing your deposit amount or frequency – you can even set up free, automatic transfers into your Club Account for any amount. It's a snow-brainer!

Not currently contributing to a Holiday Club Account? Members use Club Accounts for many different purposes, including saving for the holidays, a vacation, or even end of the year taxes. With an R-G Federal Credit Union Club Account you may deposit any amount as often as you like – it's totally up to you! Your Holiday Club savings are paid to you the first Friday in November, just in time for holiday shopping, while other Club Accounts are not set to transfer automatically, so you control when to withdraw the funds, up to 4 times per year. Members may have up to 9 Club Accounts, so you have plenty of flexibility to save for all your needs. If you have any questions regarding your current Holiday Club Account or want to learn more about opening a Club Account, please contact your nearest branch location. Happy shopping!

A Roaring Good **BACK-TO-SCHOOL SEASON**

The R-G team proudly supported teachers and students this fall at several local back-to-school events. In Belton, we joined teachers for a special breakfast and business expo welcoming them back and letting them know what services are available to them locally. In Knob Noster, we joined a back-to-school block party and donated two backpacks to local second graders. Your membership is what helps us support others – thank you for your business here at R-G FCU!



LOW-MILE VEHICLES. EXTRA-MILE SERVICE.

Defer your payments for 60 days AND get \$200 deposited to your shares, now through 12/31/19 when you finance an Enterprise vehicle with R-G Federal Credit Union.

- Haggle Free Pricing
- 12-Month/12,000 Mile Limited Powertrain Warranty
- 12-Months Unlimited Roadside Assistance

Contact us today at (866) 852-6478, apply online rgfcu.com or swing by your nearest branch location and ask to speak with a loan officer.



See credit union for details. Restrictions may apply.

CALLING ALL APPLICANTS

The R-G FCU Board of Directors has four positions open for election this year. Persons that are interested in becoming candidates for any of the positions are advised to apply to the Nominating Committee. Applications should identify the position being sought and must include a brief statement of qualifications and biographical data (100 words or less) to be provided to the membership at the time ballots are distributed.

APPLICATIONS FOR CANDIDATES MUST BE RECEIVED BY THE NOMINATING COMMITTEE NO LATER THAN NOVEMBER 6, 2019.

The Nominating Committee will advise all those members who apply for positions by NOVEMBER 25, 2019 as to whether or not they have been nominated.

Nominations may also be made by petition. Persons wishing to use the Petition procedure must file their petitions with the Secretary of the Credit Union by **DECEMBER 27, 2019**. Petitions for nomination must contain signatures of at least 1% of the membership and must be accompanied by a signed certificate

from the nominee stating that he or she is agreeable to the nomination and will serve if elected. Petitions **MUST** also be accompanied by a brief statement of qualification and biographical data (100 words or less) which will be published and mailed out with the ballot. Applicants who are not nominated by the Committee may use the petition procedure through the Secretary, provided they comply with the petition procedure outlined above.

ALL BALLOTING WILL BE BY MAIL. BALLOTS MUST BE RECEIVED BY THE ELECTION TELLERS NO LATER THAN MARCH 14, 2020.

No nominating or balloting will be permitted at the Annual Meeting, scheduled for MARCH 19, 2020 at a location to be later determined. The results of the balloting by mail will be announced at the Annual Meeting. Applications for the positions on the Board of Directors should be addressed to:

R-G Federal Credit Union
421 Remington Plaza Court
Raymore, MO 64083

866.852.6478 | RGFCU.COM



BELTON EDUCATIONAL FOUNDATION

Our Belton branch presented the Belton Educational Foundation a check for \$700 on July 23rd to support the Belton School District's BackSnack program. The BackSnack and Pirate Pantries programs aim to eliminate barriers to nutrition such as transportation and finances while increasing access to the most basic preventive health care available, and nutritional food for our most vulnerable population, children.



HOLIDAY CLOSURES:

Our branches will be closed on the following dates:

Monday, October 14th

Columbus Day / Internal Credit Union Training Day

Monday, November 11th

Veterans Day

Thursday, November 24th

Thanksgiving

Tuesday, December 24th

Christmas Eve (Closed at 12:00 p.m.)

Wednesday, December 25th

Christmas Day

Wednesday, January 1st

New Year's Day

Please be sure to conduct any in-person transactions in advance or when we reopen the day following the holiday closure. You may also view current account balances, most recent transactions, transfer funds between accounts, pay bills and more, any time and any where, by logging into online banking (found on our homepage) or by downloading Mobiliti, R-G FCU's mobile app for iPhone and Android.

FOR MORE REALLY GOOD NEWS:

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VETERANS DAY

This year for Veterans Day, R-G FCU is partnering with our members to give back to Camp Valor Outdoors, located in Kingsville, MO. The mission of Camp Valor Outdoors is to recognize and honor our wounded veterans and their families with the opportunity to participate in competitive outdoor activities with dignity and respect while empowering them with the skills and motivation to overcome their injuries. For every dollar you donate through R-G, we will match the funds, up to \$3000. Donations are being accepted at both branches now through November 9th.

www.campvaloroutdoors.org

FEATURED DIVIDEND RATES

Rates effective as of September 30, 2019

SHARE ACCOUNTS	APY*
\$100 to \$4,999.....	0.15%
\$5,000 to \$24,999.....	0.20%
\$25,000 to \$49,999.....	0.35%
\$50,000+.....	0.40%
SMART SAVER ACCOUNTS	
\$500 to \$4,999.99.....	0.25%
\$5,000 to \$24,999.99.....	0.35%
\$25,000 to \$49,999.99.....	0.45%
\$50,000 to \$99,999.99.....	0.50%
\$100,000 to \$149,999.99.....	0.60%
\$150,000+.....	0.70%
SHARE DRAFT.....	0.15%

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



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