

The RESOURCEFUL GUIDE



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

WE'VE GOT THE BEAT

Hearing about our members spending too much in interest feels like listening to a sad song after a break up. It's time to change the channel and tune into a better deal! If you have an auto loan or high-interest credit card at another institution, put us to the test and see if we can beat your current rate. If we can't beat it, we'll match it when you transfer your loan to R-G AND pay you a \$100 bonus for taking the time to make the switch.

Refinance your auto loan, personal loan or credit card from another institution and we will beat your existing rate.

IF WE CAN'T YOU'LL GET
\$100 CASH

when we match your rate and you refinance with us!



Did you
KNOW

SPRING CLEAN YOUR CREDIT

Did you know that, as part of a federal law, you can get your credit report annually from each of the three reporting agencies at NO cost to you? Checking your credit report once a year is a great way to monitor for errors and/or possible identity theft, as well as assess actions you can take to improve your report. Get your free reports at www.annualcreditreport.com!

*APR = Annual Percentage Rate. All loans subject to approval. Loans must be in good standing (not more than 30 days past due) to be eligible for offer. Credit union's beat rate program is meant to save members money, however; we will not go below our established floor rate. Verification of current rate is required. Final rate will be based on the year of the vehicle. See loan Representative for qualifying rate. Early payment penalty may apply if loan refinanced within 6-months of transferring. \$100 incentive will be deposited into the members' account within 30 days of loan closing. Loans currently financed with R-G Federal Credit Union are not eligible for promotion. Rates, terms, and conditions subject to change and may vary based on qualification, including creditworthiness. See credit union for details.

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R-G FEDERAL CREDIT UNION

new product
HOME EQUITY LINE OF CREDIT

R-G Federal Credit Union now offers home equity lines of credit to help you tackle everything from fixing that leaky roof, to replacing that orange shag carpet, to building the bathroom oasis of your dreams...all for a significantly lower interest rate than personal loans or credit cards typically offer.

For a limited-time, we're offering a 12-month introductory rate as low as 2.99% APR.* Rates are as low as 6.00% APR* following the introductory period. Let's chat more about how your home's equity can help you invest more back into it.



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

*APR = Annual Percentage Rate. Subject to approval. 2.99% APR for the first 12-months. Thereafter, variable APR adjusted quarterly based on WSJ Prime Rate (index) - a margin for the life of the loan. Current APR as of 2/1/19 is 6.00% and includes 0.50 margin, assuming A+ credit and LTV under 80%. Minimum floor rate of 2.99% APR, maximum 18.00% APR. Rates/terms vary based on LTV, amount, term, lien position, and credit qualifications. Offer not available for refinances of existing R-G home equity loans. \$100 origination fee assessed; other fees may apply. HELOC has 10-year draw period and 15-year repayment period. Minimum amount \$10,000, maximum amount \$100,000. Minimum initial advance is \$1,000. Property insurance required; flood insurance may be required. Offer subject to end at any time. May not be combined with other offers. Contact credit union for details. Equal Housing Lender.

Introductory rate as low as
2.99% APR*
 FOR 12 MONTHS
 As low as 6.00% APR*
 after 12-Months

LET'S GET SOCIAL

Want more really great content from your credit union? You don't have to wait until our quarterly newsletter comes out to get it! Follow us on Facebook and Twitter for information on special promotions, helpful financial tips, and ways we're engaging with our community. Find us by visiting facebook.com/rgfcu or twitter.com/rgfcu.



HOW TO EAT HEALTHY ON A BUDGET



When was the last time you tried to eat cheaply? You probably focused on a lot of ramen, maybe some potatoes and rice, and occasional trips to the dollar menu. Although these foods are cheap, they are lacking in nutrition — and loaded with sodium.

Healthy food has a reputation for being expensive. And you may need to spend a little more than on a five-pound bag of potatoes and 25-cent packs of salty noodles. But with a little careful planning, you can eat well without breaking the bank.

Here's how:

Focus on fiber

Fruits, vegetables, beans, and whole grains are super-healthy — and cheap. Make these the centerpiece of your meal to save money. You don't have to go meatless if you don't want to, just cook smaller portions of meat and larger sides.

Want to get the best deals on whole grains and beans? Buy dry beans — these cost a fraction of the price of canned beans. And use the bulk bins to stock up on grains.

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MEMBER UPDATE: FURLOUGH LOANS

Credit unions practice a "people helping people" philosophy, which we proudly put into action to aid members impacted by the recent government shutdown. Through our 0% APR furlough loan special, government employees were able to stay on their feet and afford necessary bills/expenses despite not having a paycheck.



If you're a government employee who might be impacted in the future, consider contacting us today to set up direct deposit if you're not currently utilizing this service. Because having direct deposit at R-G is part of the loan underwriting process, taking action on this today will help protect you in the event of a government shutdown in the future.

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upcoming BRANCH CLOSING

Please note all RGFCU branches will be closed for Memorial Day on Monday, May 27 as we honor those who have given the ultimate sacrifice for our nation's freedoms and liberties.



Don't forget, our "digital branch" is always open. Access your accounts via online or mobile banking and view balances, transfer funds, and more! Not yet enrolled? Contact us today and we'll walk you through the process of getting these convenience services set up.

HOW TO EAT ON A HEALTHY BUDGET

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Skip pricey organics

If you prefer organic foods, make sure your organic dollars go to the most important items. The Environmental Working Group puts together an annual list of the Clean 15, fruits and vegetables that have the least pesticide residue and are safe to buy in the cheaper conventional version.

Buy in season

Why buy a pale bland tomato in the middle of winter — especially when it costs about four times as much as it would in the summer.

Not sure what's in season? Eat the Seasons posts a list of fruits and vegetables that are in season by month. You can also tell by seeing what's got the lowest price in the produce section at the store.

Stay home more

If you've been spending on eating take-out and sit-down restaurant meals, you'll be amazed at how much money you can save by cooking at home. Can't bear to part with your favorite take-out? Try a web search for "RESTAURANT NAME DISH copycat recipe." You'll be amazed at how many great recipes you can find that way.

Now, what will you do with all the money you saved on food?

FEATURED DIVIDEND RATES

Rates effective as of January 1, 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.....	0.25%
\$5,000 to \$24,999.....	0.35%
\$25,000 to \$49,999.....	0.45%
\$50,000 to \$149,999.....	0.50%
\$150,000+.....	0.60%
CHRISTMAS CLUB.....	0.25%

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

FOR MORE REALLY GOOD NEWS:

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