

The RESOURCEFUL GUIDE



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

WHY SHARED BRANCHING JUST MIGHT BE THE COOLEST THING EVER

Have you ever been on vacation only to realize you forgot to make a loan payment? What happens if you're out of town this summer and need to make a deposit or withdrawal? Sure, you can do most of your money-related tasks through our mobile app, but how about the times you'd prefer to talk to someone in person?

How do you find a Shared Branching location?

Visit sharedbranching.org, call 888-748-3266, or text your zip code to 91989. These search tools will connect you with shared branching locations nearby.

What do I need to do when I'm there?

When you get to the teller counter, let the teller know that you're there for Shared Branching. You'll need your ID, account or member number, and the name of our credit union. They can access the Shared Branching system to look you up and help you, just like if you were at your local branch.

WHAT CAN YOU DO THROUGH SHARED BRANCHING?

You can perform most transactions that you'd perform at your local R-G FCU branch, including:

DEPOSITS

WITHDRAWALS

TRANSFERS

LOAN PAYMENTS

PURCHASE A MONEY ORDER OR
GET A TELLER CHECK



THAT WON'T BREAK THE BANK

To help you kick off your summer, we've rounded up our best tips for having fun on a budget!

UP, UP, AND AWAY!

Headed out of town this summer? Be sure to give us a call at (866) 852-6478 and let us know your summer plans. Don't worry, we're not trying to hitch a ride to Aunt Joan's house, we just want to ensure that your cards aren't marked for potential fraud. By giving us a heads up that you're taking your R-G debit and/or credit cards with you when you hit the road this summer, we'll make sure your finances are protected back home.

Check out Freebies

When the weather's warm, people want to get outside. And there are usually a ton of free local activities to keep you enjoying that sunshine. Enjoying a hike, outdoor swim, movie or concert in the park, or trip to the museum, are great ways to spend time with friends or family at no cost. Just be sure to bring your favorite packable lunch to keep your costs low!

Make it a Day Trip

One of the biggest costs of a vacation is lodging. Skip that by taking a day trip instead of an overnight. We've got many great spots to visit that are within an hour or two, so you can leave early in the morning and soak up an entire day – then come home to your own bed.

Plan ahead to maximize the fun on these one-day jaunts, including getting your tickets or passes in advance. Packing your own snacks and beverages not only keeps everyone fed (and happy) between meals it also helps to keep your food expenses down.

Camp Out at Home

Love camping, but missed out on a prime camping spot? Set up a tent in the backyard and take a camping trip without leaving your house. You can use a firepit or your barbecue to roast marshmallows and get the full camping experience without the cost and hassle.

Give Back

What's even better than saving money? Helping your community. Look for places you and your family can volunteer, such as a local food bank, animal shelter, or Habitat for Humanity. Plus, if your kids are getting close to college, these experiences can be a nice addition to their resume and provide essay ideas.

MAKE IT HAPPEN WITH A HOME EQUITY LINE OF CREDIT

Summer is the perfect time to tackle all of those home improvement projects you were dreaming up all winter long. Whether you're looking at replacing that leaky roof, refinishing your hardwood floors, upgrading the kitchen counters or cabinets, or have another DIY project up your sleeve, R-G FCU has you covered.

Our home equity lines of credit come with a significantly lower interest rate than you've come to expect from a personal loan or credit card, meaning you don't have to be Chip and Joanna Gaines to achieve your home improvement goals. This summer, 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. Don't let another year go by without turning your home makeover dreams into reality!



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

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.

*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.

NEW TECHNOLOGIES COMING SOON TO R-G

At R-G FCU, we pride ourselves in putting our members first. From your financial security to achieving your financial goals, we have the latest tools and resources to keep you protected and help save you money. Here are a few of the new ways members will soon be able to keep track of their finances:

CardCommand

A mobile banking app that when linked to your debit or credit card allows you to keep tabs on your financial security from your mobile device wherever you are – at home or on the go – 24 hours a day, 7 days a week. With just a swipe of the finger, you'll be able to:

- Set limits on spending to have more for what matters
- Get alerts when your cards are used
- Turn off your card when you don't need to use it
- Turn on card when you're ready to pay

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CreditSense

A free feature available via online banking. By simply logging into your online banking profile, you will have 24/7 access to your credit score, as well as monitoring alerts if there are inquiries on your credit and money saving offers tailored just to you. It provides ways to improve your credit score as well as educational articles to help you protect and improve your financial health.

Sum It Up

An automated, online tool to help you reach long-or-short-term financial goals, like saving for a down payment or paying off a high-rate credit card. With Sum it Up, you'll get a complete financial picture when you:



- Sync your accounts
- View tagged transactions to understand spending habits
- Make informed choices with the cash flow calendar
- Set goals and visually track your progress

SCHOLARSHIPS

The two scholarship recipients (\$1,000 each) were Andrew Clark from Belton High School and Tammy Yang from Ray-Pec High School. Andrew graduated with a 3.5 GPA while participating in multiple sports, extracurricular activities, broadcast journalism, as well as volunteering as a tutor for 7th-grade students. Andrew's plans include attending State Fair Community College on a partial athletic scholarship to play baseball. He plans to later transfer to Missouri State, where he will major in Journalism, but his ultimate goal is to get drafted to play major league baseball.

Tammy graduated 3rd in her class with a 4.404 GPA while participating in multiple clubs and organizations including FBLA (Chapter Vice President) and Wind Symphony (Principal Percussionist and Drumline Captain). Tammy also performed with the Kansas City Youth Symphony. Her volunteer accomplishments including a successful blood drive at Ray-Pec for the past two years, and the creation of a Trivia Night at Ray-Pec that raised over \$2,100 for multiple cancer charities in the area. Tammy will attend the Wharton School at the University of Pennsylvania where she will major in Business Administration with a concentration in Management and International Business.



Pictured: Scholarship Winner, Tammy Yang. Andrew Clark, photo not available.

FEATURED DIVIDEND RATES

Rates effective as of June 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 \$249,999.99.....	0.60%
\$150,000+.....	0.70%
SHARE DRAFT.....	0.15%

FOR MORE REALLY GOOD NEWS:

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Federally insured by NCUA

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