

# The RESOURCEFUL GUIDE



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

## GIVE THE GIFT OF MEMBERSHIP THIS SEASON AND EARN UNLIMITED REWARDS!

We believe the gift of R-G membership is worth sharing...and worth rewarding for spreading the word. This holiday season when you refer a friend or immediate family member to join RGFCU you'll both receive a \$25 gift card\* when your referral opens a checking account at the credit union! Gift cards are issued through Tango Card, allowing you to select from one of hundreds of retailers/restaurants nationwide, similar to the options found in your local grocery store. Even better – there's no cap on referrals! The more you refer, the more you earn (and your new friend/family member can begin referring too!).

Why share the gift of membership? Your friends and family deserve the very best, just like you! R-G offers members the following benefits:

**Competitive loan and savings rates.** Because credit unions are owned and operated by the very people who bank there (that's you!) and are not beholden to outside investors, members enjoy lower rates on loans and higher deposit rates. In fact, the average Missouri credit union household saves an average of \$187/year just by

choosing a credit union over a bank, according to the most recent Credit Union National Association Membership Benefits Report.

**A voice in how you bank.** We work for YOU, and tailor our services and offerings to fit the unique needs of our membership.

**Unparalleled service.** Sitting on hold for 20 minutes trying to get your issue resolved? Yeah, that's not us. Work with real people who are committed to seeing you succeed both financially and in life.

**Checking accounts for every need.** From paying dividends to unlimited withdrawals, we've got a checking account option made for you, plus the technology tools to make account management easy, like the ability to deposit checks from your phone, free credit score tracking, mobile access and more.

**Start referring today!** Head to [rgrefer.com](http://rgrefer.com) and sign up for your own custom referral portal allowing you to easily share R-G membership with others.

\*R-G FCU reserves the right to end or extend the program at any time without notice. For current members to receive the referral bonus, the new member being referred must be: referred by an existing RGFCU member, not currently have a membership at the credit union, and must not have closed an account within the last 12-months. New members must open a checking account within 30 days of joining the credit union to receive the referral bonus. Upon verification, a \$25 gift card will be distributed to both members within 30 days. Offer available 10/1/2020 - 12/31/2020 and cannot be combined with any other offer. See credit union for details. Membership eligibility required. Federally insured by the National Credit Union Administration.

## KOFE FINANCIAL CORNER



Knowledge of Financial Education

A product of **CONSOLIDATED CREDIT**  
When debt is the problem, we are the solution.

Credit card debt can throw your budget off if the balances get too high. An easy way to keep debt in check is to make sure your minimum payment requirements never add up to more than 10% of your income. If you are spending more, it is a good sign you need to find a way to stop charging, so you can focus on eliminating some debt to regain stability.

From savings strategies to budgeting best practices, debt payoff methods, and more, our partnership with KOFE (Knowledge of Financial Education) gives you all kinds of online financial resources. Learn more at [rgfcu.kofetime.com](http://rgfcu.kofetime.com), or call a Certified Financial Coach at (844) 766-667.

## HOLIDAY CLUB BALANCES MOVING FRIDAY, NOVEMBER 6

*Believe it or not, the holidays are right around the corner, which means Holiday Club Account balances will be moved into Checking Accounts beginning on Friday, November 6.*

Wishing you had saved more? It's never too early to get a head start! Jump start 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. And if you're not currently contributing to a Holiday Club Account, consider opening one today! Members use Club Accounts for many different purposes, including saving for the holidays, a vacation, or even year-end taxes. With an R-G FCU 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 on 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.

All of our Club Accounts come with no monthly service fees or minimum deposit requirements and earn a competitive interest rate. If you have any questions regarding your current Holiday Club Account or want to learn more about opening one, give us a call at (866) 852-6478.

## COMING SOON: NEW ATMS

We're excited to offer our membership a new-and-improved ATM experience in the months ahead! All new branch machines will be able to take cash as well as check deposits and have a brand-new look. Check email, social media, and the R-G website for more information coming soon!

**Have questions?**  
**Give us a call 866-852-6478.**



# CALLING ALL APPLICANTS



The R-G FCU Board of Directors has three 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 4, 2020.**

The Nominating Committee will advise all those members who apply for positions by NOVEMBER 23, 2020 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 23, 2020**. 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.

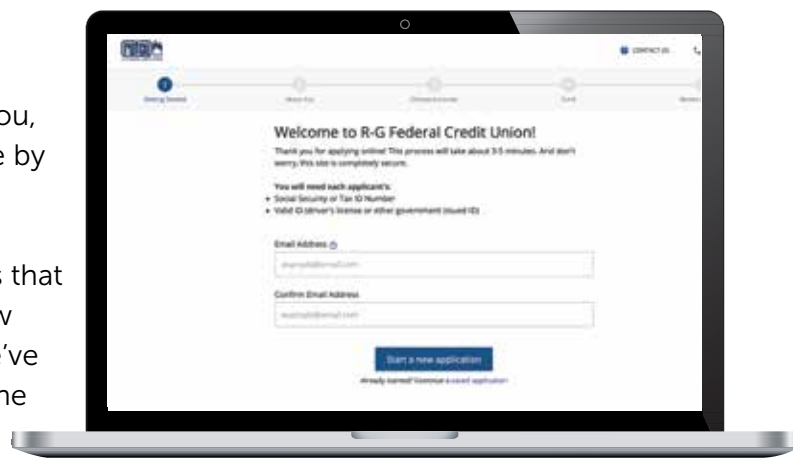
**ALL BALLOTING WILL BE BY MAIL. BALLOTS MUST BE RECEIVED BY THE ELECTION TELLERS NO LATER THAN MARCH 12, 2021.**

No nominating or balloting will be permitted at the Annual Meeting, scheduled for MARCH 18, 2021 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

## STAY SAFE WITH OUR NEW ONLINE APPLICATIONS

Although our branches are open and ready to serve you, we encourage you to keep yourself and our team safe by interacting remotely with your credit union whenever possible. If you're interested in applying for a loan or mortgage, we now have upgraded online applications that are easy to use, convenient, and mobile friendly. Know that however you feel safest working with RGFCU, we've got an option for you. View our new applications online today at [rgfcu.com](http://rgfcu.com).



# upcoming HOLIDAY CLOSINGS

Our branches will be closed on the following dates:

Monday, October 12th: Internal Credit Union Training Day

Wednesday, November 11th: Veterans Day

Thursday, November 26th: Thanksgiving

Thursday, December 24th: Christmas Eve (Closed at 12:00 p.m.)

Friday, December 25th: Christmas 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, anytime and anywhere, by logging into online banking (found on our homepage) or by downloading Mobiliti, R-G FCU's mobile app for iPhone and Android.

## CELEBRATING OUR REALLY GREAT COMMUNITIES

The R-G team proudly supported our local communities with the following service projects:

### Backpacks for Local Schools

In Knob Noster, we once again donated backpacks filled with school supplies to local students in need.

### Community Health Foundation

Typically, the Belton and Raymore branches create a team to walk in the Cass County Community Health Foundation Annual 5K for Health. Due to the circumstances, this event was taken virtually, with several employees walking/running on their own. Both the credit union and select individuals made monetary donations to this worthy cause.

### Belton Raymore Rotary Club

We sponsored a hole for the 11th Annual Charity Golf Tournament for the Belton Raymore Rotary Club (of which our CEO and Belton Branch Manager are members). Through this event, the Rotary Club has raised over \$68,000 for local organizations, including

Operation BBQ Relief, ShelterBox, and the Belton and Ray-Pec Educational Foundations.

### Belton School District

Each year we're involved in the Belton school district welcome breakfast and vendor fair. As the event was virtual this year, we donated 4 \$25 gift cards for returning teachers.

Your membership allows us to regularly extend this type of support. Thank you for helping us make an impact through your relationship with R-G!

## FEATURED DIVIDEND RATES

Rates effective as of September 30, 2020

SHARE ACCOUNTS	APY*
\$100 to \$4,999.....	0.10%
\$5,000 to \$24,999.....	0.15%
\$25,000 to \$49,999.....	0.20%
\$50,000 to \$149,999.....	0.30%
\$150,000+.....	0.35%

### SMART SAVER ACCOUNTS

\$500 to \$4,999.99.....	0.20%
\$5,000 to \$24,999.99.....	0.25%
\$25,000 to \$49,999.99.....	0.30%
\$50,000 to \$99,999.99.....	0.40%
\$100,000 to \$149,999.99.....	0.50%
\$150,000 to \$249,999.99.....	0.55%
\$250,000+.....	0.65%

\*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:

866.852.6478 | RGFCU.COM



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