

The RESOURCEFUL GUIDE



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

ACCELERATE YOUR SAVINGS!

*Park your auto loan at
R-G this spring.*

Ready for spring? Sunny days are ahead when you choose R-G for your next vehicle loan or refinance from another lender.

For a limited time, get an auto loan and earn up to \$500 cash back* + no payments for 90-days.

Use the bonus and all the extra savings from three months of no car payments to finance whatever the warmer weather brings your way.



Our goal is to make getting in your new vehicle easy and affordable (or, in the case of refinancing, put some extra money in your pocket each month!). Apply online 24/7 at rgfcu.com, or call us toll-free at 866-852-6478 to get started and learn more.

*1% cashback up to \$500 for new loans and new titles only. Rebates will be deposited into your RGFCU savings account at the time of loan closing. Not valid on current credit union loans and cannot be combined with any other specials. Auto loan must be \$5,000 or more to qualify. Rebate based on amount of loan minus any "add-ons" not to exceed NADA clean retail value. Subject to early payment fee if the loan is paid off within 6 months of closing. Rates based on creditworthiness and other factors. Membership eligibility required. **Interest will accrue during the skipped period. Offer subject to end at any time without notice. All loans subject to approval.

866.852.6478 | RGFCU.COM



LET'S CONNECT!

Did you know your credit union is on social media?

If you're looking to keep up with the latest R-G happenings, as well as helpful financial content and information about our products and services, check us out wherever you are online!



Facebook:

facebook.com/rgfcu



Twitter:

@rgfcu



Instagram:

@rgfcu



YouTube:

Search for "R-G Federal Credit Union"



PRODUCT SPOTLIGHT: SUM IT UP

View your complete financial picture with Sum it Up.

Ever wish you had more of a birds-eye view on your finances? With Sum It Up, you get a clear picture of your cash-flow and can use that knowledge to set and achieve your financial goals.

This FREE service, available in our online banking platform, also allows you to:

- Create a budget
- Sync accounts from 20,000 financial institutions
- View tagged transactions to understand spending habits
- Make informed choices with the cash flow calendar
- Visually track the progress you're making towards your goals

Sign up for Sum It Up today directly in online banking!

Visit us online at rgfcu.com to access your account and enroll for this product today.



HAVE A SMALL BUSINESS OR SIDE HUSTLE?

We Can Help You Grow Your Business!

Did you know you can apply for a small business loan or line of credit up to \$250,000 at R-G? We're proud to partner with Street Shares, a veteran-run company, to help you manage and grow your business. Applying does not affect your credit score, and you may receive funding in as little as 24-hours after credit approval.

Term Loans for 3 to 36-months are great for funding the needs your business has today, and Lines of Credit offer your business flexibility in the future.

Finance with us and enjoy:

- No pre-payment penalties
- Affordable interest rates
- Loan offer with no credit impact
- A quick application that takes minutes, not hours, to complete

Learn more by visiting

rgfcu.com/Business-Services/Loans.

MONEY-SAVING TRAVEL TIPS

If you're starting to prepare for summer travel, you may notice costs quickly adding up as you begin making plans. Here are some great money-saving tips to consider while planning for an upcoming vacation:

Use hotel booking sites as a starting point.

Many websites like Hotels.com, Priceline, etc. charge hotels a premium to be listed; hotels often prefer to work with customers directly, as it means they keep more of the profit. Consider researching through online booking websites and using the prices as a negotiating point when contacting hotels directly.

Receive alerts.

Set flight price alerts on a website like Skyscanner to be notified when fares drop. Make sure to set a threshold that's pretty high (meaning the fares are dropping above 10-15%) so you're not receiving daily emails.

Consider the time.

You'll always get the best deal by avoiding the "busy season" of your preferred destination. This is typically in the summer, though many places have a winter busy season as well.

Pack light.

Depending on how you like to vacation, plan to bring only the essentials to keep souvenir costs to a minimum. You'll pump the breaks on what you buy when you know you don't have the space to bring back much more than what you arrived with.

Get in the kitchen.

Consider renting a home or condo with a decent kitchen to cut back on how often you go to restaurants during your stay. If staying in a hotel, look for ones with continental breakfast options so you're only buying 2 meals each day.

Have a big lunch.

Lunch menus are typically less expensive than dinner options; have a large lunch for less money and keep dinner light.

Go for a walk.

Find a free or inexpensive walking tour to see your destination through the eyes of a local (and maybe meet new friends, too!).

See what you can find for free.

Many of the greatest museums have free or reduced admission days - make sure to include them in your daily itinerary.

Vacation costs have you feeling the heat BEFORE you hit the beach? Ask us how we may be able to help! We have credit cards, home equity, and personal loan options to help you finance your next trip, OR open a Club Account to help you save exclusively for your next adventure. We're happy to help you find a solution that works best for you.

COVID-19 CORONAVIRUS

At R-G Federal Credit Union, the safety and security of our members and staff always comes first. Please know that we are closely monitoring the COVID-19 Coronavirus and following guidance from health experts and federal agencies, including the Center for Disease Control, and want to assure you that we have comprehensive plans in place allowing us to provide uninterrupted access to your funds now and in the event the virus progresses. As a member, you have access to all of your accounts without needing to visit a branch through the R-G app, available from the comfort of your home or anywhere with internet access.

If you're not familiar with our app, it allows you to perform a variety of everyday banking services remotely, including:

- View your current account balances
- View the most recent transactions
- Transfer funds between accounts
- Pay bills
- Pay individuals
- Deposit checks with your smartphone or tablet's camera

We are proactively taking additional steps to disinfect our lobbies and public spaces, and reinforcing health habits for our employees as well. R-G remains as focused as ever on serving your financial needs. We are in this together to contain the spread of the virus and take care of our communities.

Thank you for trusting us with your credit union membership.

upcoming HOLIDAY CLOSINGS

All R-G FCU branches
will be closed:

Monday, May 25
Memorial Day



Please be sure to conduct any in-person transactions in advance or when we reopen 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 your online banking account or by downloading our mobile app.

ENTERPRISE – MORE THAN JUST A CAR RENTAL

R-G partners with Enterprise Car Sales to offer you a seamless purchase experience with financing options to fit your needs. Whether you want to buy, sell or trade, Enterprise makes it easy. Plus, each vehicle is backed with a comprehensive benefits package, so you can drive away feeling completely satisfied.

If you're in the market for a new car, now is a great time to buy - you can shop 2018 models with payments as low as \$300/month.*

Visit enterprisecarsales.com/credit-union to get started!

*\$300/month payment based on a vehicle price of \$21,100, down payment of \$4,220, with \$16,880 financed for a 72-month term at 8.35% APR. For qualified buyers only. APR, credit extended and approval based upon the applicant's credit history, payment history and ability to repay the credit extended. Not all applicants will qualify. Offer valid only on Enterprise Car Sales vehicles purchased from 2/1/20 – 4/15/20. APR = Annual Percentage Rate. Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo, Enterprise & "Enterprise makes it easy." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2020 Enterprise Car Sales.



FEATURED DIVIDEND RATES

Rates effective as of March 31, 2020.

SHARE ACCOUNTS	APY*
\$100 to \$4,999.....	0.15%
\$5,000 to \$24,999.....	0.20%
\$25,000 to \$49,999.....	0.25%
\$50,000 to \$149,999.....	0.35%
\$150,000+.....	0.40%

SMART SAVER ACCOUNTS	APY*
\$500 to \$4,999.99.....	0.25%
\$5,000 to \$24,999.99.....	0.30%
\$25,000 to \$49,999.99.....	0.35%
\$50,000 to \$99,999.99.....	0.45%
\$100,000 to \$149,999.99.....	0.55%
\$150,000 to \$249,999.99.....	0.60%
\$250,000+.....	0.70%

*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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