

The RESOURCEFUL GUIDE



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

STRONG AND GROWING *Exciting Branch Updates at R-G Federal Credit Union*

We're thrilled to announce a new chapter in the history of your credit union. Coming soon you can enjoy a new-and-improved branch experience at our Knob Noster location AND a brand-new branch at Whiteman Air Force base. Knob Noster will remain open during the remodel, and both branches will be fully finished for your use later this spring.

R-G remains a thriving credit union thanks to your support as a member; we look forward to providing you with enhanced in-person service at these two locations.



Keep watching our website and social media for additional information and progress photos.



IMAGINE CREATE REPEAT

Apply for a Home Equity Loan at R-G and a real, live human will help you navigate the process. Making your dreams a reality couldn't be easier:

- Create your dream kitchen
- Build a backyard oasis
- Put on a fresh coat of paint
- Make home repairs and upgrades
- Consolidate high-interest credit card debt

Rates as currently as low as **3.75% APR*** with NO closing costs! Start your application online today at rgfcu.com or call 866-852-6478 to discuss your options with our lending team.



*APR = Annual Percentage Rate. Subject to approval. 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. Property insurance required; flood insurance may be required. Offer subject to end at any time. May not be combined with other offers. Contact the credit union for details. Membership eligibility required. Federally insured by NCUA



Earn up to \$150*

REFER R-G FEDERAL CREDIT UNION TO YOUR FRIENDS AND FAMILY.

New members often tell us, "You're like the best kept secret!" And while we appreciate the sentiment, this is one secret that's worth sharing. If you have an immediate family member, friend, neighbor, or co-worker looking for a better banking experience, refer them to R-G and earn up to \$150 in gift cards* to national retailers/restaurants for EACH person you refer! They receive the same amount, too!

Best of all? We've set up our referral program so that you can easily share R-G from the convenience of your computer or phone. Refer online via your preferred email program or on social media!

As a reminder, our credit union is open to:

- Immediate family members of current R-G FCU members
- Those who live, work, worship, or attend school in the Missouri counties of Bates, Benton, Cass, Cedar, Henry, Hickory, Jackson, Johnson, Morgan, Pettis, St. Clair, and Vernon.



START REFERRING TODAY!

Register for our referral program today at rgrefer.com and start spreading the word!

*R-G FCU reserves the right to change or discontinue the program at any time without prior notice. To receive all incentives, the person being referred must: be referred by an existing RGFCU member, not be an existing RGFCU member, and must not have closed an account within the last 12-months. Both the referring and referred member will receive \$10 when a new share account is opened, \$25 when a checking account with direct deposit is opened, \$100 when a checking account with direct deposit and auto loan or home equity loan over \$5,000 is opened, or \$150 when a checking account with direct deposit, auto loan or home equity loan over \$5,000, and credit card is opened. Upon verification, the bonus will be paid within 60-days; any federal, state, and local taxes are the sole responsibility of the member. Cannot be combined with any other offer. Referring members may receive up to \$500 annually for referrals.

FREE WEBINAR - CODE RED RX: HOW TO SURVIVE FINANCIAL STRESS

Money problems can quickly become health problems. Join us from 12:00 – 1:00 p.m. Central Time for our FREE April 14 webinar in partnership with KOFE. We'll cover:

- How to stay financially fit
- How poor financial health can make you physically sicker
- How to stay CALM (and what that stands for)
- Proven tactics to shed credit card and student loan debt

Register today in your KOFE portal or by visiting rgfcu.com!



5 WAYS TO SAVE MONEY WITH THE WHOLE FAMILY

As the saying goes, "the more the merrier." However, when it comes to your finances, more family members can mean more complicated money situations.

Teach kids how a budget works.

Many parents want to shelter their children from conversations about money. They may feel that it's taboo or "too adult" for them to understand. But teaching kids positive money habits early helps them develop these skills as they get older. That's why it's essential to start talking to your kids about personal finance at a young age.

Start simple by explaining what money is and how it works. Then have a discussion about how you make money and what your family uses money for. Next, talk to your kids about what a budget is and why it's necessary. Make sure to include why it's important to save.

Then it's time to give your kids room to experience these principles for themselves. An allowance is a good place to start. Guide them as they use their allowance "income" to build a budget. Ask them how much they will save and if they want to give any money to charitable causes. Teaching kids the value of giving is another value you want to instill early in life.

Ask kids to help find bargains and coupons.

Two ways to help your family save are bargain shopping and couponing. Bargain shopping means knowing when items will be on sale and couponing means finding store or company vouchers that lower prices on specific items.

Explain this to your children and ask them for help. You can describe it like a game: You have to hunt for clues in weekly circulars or online! First, make a shopping list and share it with your kids. Then send them on a scavenger hunt to find coupons or sales that match up with the products on your list. It's a win-win-win situation: You save money, the kids have fun while learning about money, and they feel a sense of pride that they were entrusted with an important task.

Put emphasis on back-to-school and holiday saving.

School supplies and holiday gifts are big yearly expenses. When you shop during these times of the year, put a special emphasis on asking your kids for help. This gives them the chance to work with larger budgets. They can get fun things they need for going back to school and get excited about giving gifts during the holidays.

For each occasion, give your kids a specific dollar amount that you're willing to spend. Then take them to a store and set them loose. When they find something they like, ask them how much it is and if it's within their spending limit. If they start to go over their limit, ask them what they will do to reduce the overall cost. Will they put something back? Will they exchange a more expensive item for a cheaper version? That's for them to decide, as long as they don't spend more than they're supposed to. Shopping like this will take longer than if you were doing it on your own. But just like getting kids involved in bargaining and couponing, getting them involved in back-to-school and holiday shopping teaches them about money while giving them a sense of responsibility.

Allow teens to manage their own money.

Teenagers are at an age where they can gain a deeper understanding of personal finance and how it works. This is a good time to give your children a larger allowance and more control over how they spend it.

Additionally, you can start teaching teens about credit. Begin with a checking account and debit card. If they prove they can responsibly use a debit card, consider making them an authorized user on your credit card account. Be careful, though. If your teen overspends on the credit card, you are on the hook for that debt.

Schedule money meetings.

Children, significant others, spouses, and even grandparents can join the household budgeting process. Have a family "money meeting" once per week to discuss general spending and plans for the next week. Try to make it as fun as you can. Have snacks, watch a movie after, or make it into a game. Keep in mind that just because you talk with your family about the budget, it doesn't mean everyone has to agree. The head(s) of the household will still have the final say!

LOOKING FOR MORE FINANCIAL EDUCATION?

Sign up for our FREE resource, KOFE, at rgfcu.kofetime.com!

upcoming HOLIDAY CLOSINGS

The credit union will be closed for business on the following holiday:

Monday, May 31 – Memorial Day

Consider using our many remote banking tools for easy and convenient account access during our scheduled closures. We look forward to serving you on Tuesday, June 1.

DIVIDEND RATES

Rates effective as of March 1, 2021.

SHARE ACCOUNTS

	APY*
\$100.00 to \$4,999.99	0.01%
\$5,000.00 to \$24,999.99	0.05%
\$25,000.00 to \$49,999.99	0.10%
\$50,000.00 to \$99,999.99	0.15%
\$100,000.00 to \$149,999.99	0.20%
\$150,000.00 to \$249,999.99	0.25%
\$250,000.00 to \$499,999.99	0.25%
\$500,000.00 +	0.25%

SMART SAVER

	APY*
\$500.00 to \$4,999.99	0.05%
\$5,000.00 to \$24,999.99	0.10%
\$25,000.00 to \$49,999.99	0.15%
\$50,000.00 to \$99,999.99	0.20%
\$100,000.00 to \$149,999.99	0.25%
\$150,000.00 to \$249,999.99	0.30%
\$250,000.00 to \$499,999.99	0.30%
\$500,000.00 +	0.30%

CLUB ACCOUNTS

All Balances	0.10%
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IRA ACCOUNTS

All Balances	0.50%
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CHECKING

All Balances	0.01%
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BUSINESS CHECKING

All Balances	0.01%
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*APY = Annual Percentage Yield. \$100 Minimum balance required to earn APY. Rates subject to change at anytime. See credit union for details

RECEIVE TEXT ALERTS FOR SUSPECTED FRAUD

When fraudsters act, they act fast, often racking up multiple transactions in the span of just a few hours. If you have a credit and/or debit card with R-G, we encourage you to sign up for text fraud alerts. Many members are skeptical to answer unknown calls - even those coming from our fraud department to warn them of suspicious transactions. Signing up for text alerts is a great alternative should you miss our call, allowing you to instantly verify charges on your card.

Contact us today to enroll in this FREE account protection service.



FOR MORE REALLY GOOD NEWS: 866.852.6478 | RGFCU.COM



Federally insured by NCUA

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