

The RESOURCEFUL GUIDE



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

CONGRATULATIONS RGFCU SCHOLARSHIP WINNERS

Continuing our credit union's commitment to supporting education, two area high school students were awarded \$1,000 each as part of our annual scholarship program. Congratulations to Jane Yates and Jason Paris on their accomplishments, and thank you to all who applied for this year's program.



Jesse Lomax and Janet Bedwell presented a scholarship to Jason Paris from Blue Springs.



Frankie Brandenburg presented a scholarship to Jane Yates from Knob Noster.

NEED A LOAN? RATES ARE ON THE RISE!

No matter if you're thinking about financing (or refinancing) a car this summer, snagging a better credit card, or tapping into your home's equity, this summer is a great time to secure a loan at R-G. Not only do we offer some of the most competitive rates and monthly payments you'll find, but interest rates are also actually starting to increase across the country, meaning the longer you wait, the more you could end up paying. If you're on the fence or have questions about a loan, let our team help guide you to money savings. Contact us at (816) 783-5900 or stop by your nearest branch location!

KOFE CORNER

Fixing Money Mistakes

Money mistakes happen. You may overdraft an account, miss a payment, go over a credit limit, or fail to have enough saved for an emergency. When one of these mistakes happen, don't beat yourself up. Instead, learn from your misstep and commit to doing better moving forward. Look for tools that can help you avoid making the same mistake, such as overdraft account protection, AutoPay for bills, alerts for high balances, and budget tools that can help you save. And remember to stay positive! Your attitude affects your ability to manage money effectively, so focus on what you can do better and not what you didn't do in the past.

Want more helpful financial tips and education? Check out our FREE webinars in partnership with KOFE (Knowledge of Financial Education). Watch them live online or at our Knob Noster/Whiteman conference rooms. Miss one you wanted to catch? View webinars on-demand in your KOFE portal, found on our website under Manage > Tools > Financial Education.

UPCOMING KOFE WEBINARS

Wednesday, July 13

12:00 p.m. CST

*Back-to-School Shopping:
A Class in Saving Cash*

Wednesday, August 10

12:00 p.m. CST

2022 Holiday Survival Guide

Wednesday, September 14

12:00 p.m. CST

*Making It BIG in the
Gig Economy*

USE BILL PAY TO HONOR

Those who Serve

Donate to Operation Homefront using online banking.

Your everyday transactions can help support our troops. Now through August 31, 2022, we'll donate \$1 to Operation Homefront every time you use **Zelle®**, **Bill Pay**, or **AutoPay**. To learn more about these services if not yet enrolled, please visit rgfcu.com and visit the "Manage" section of our website or contact a member of our team at (816) 783-5900.

Operation Homefront provides assistance to the families of active duty, wounded and veteran U.S. military members. Learn more about Operation Homefront at OperationHomefront.org.



Between 07/01/2022 and 08/31/2022, \$1 will be donated to Operation Homefront when a consumer performs one of the following actions: completes a new Popmoney® or Zelle® payment of \$5 or more, adds and pays a new biller, activates a new eBill, sets up a new recurring or Auto Payment, makes a new external transfer using TransferNow® or uses Same Day Bill Pay or Popmoney Instant for the first time through R-G Federal Credit Union. Popmoney or Zelle payments must be paid to another party with a different mailing address from the primary online banking account holder. Each of the Bill Pay payments must be at least \$10 and must be paid to another party with a different mailing address from the primary online banking account holder. Qualifying TransferNow transfers must be at least \$50 moved from an external account into a qualified account at R-G Federal Credit Union, and new registration qualifiers must complete the add-and-verify account process. Maximum donation is \$25,000 total for all campaign participants throughout 2022. Your R-G Federal Credit Union account must be in good standing. Business accounts are excluded. Employees of Fiserv, Inc., and of R-G Federal Credit Union and their respective parent and affiliate companies, as well as board members and the immediate family (spouse, parents, siblings and children) and household members of each such employee are not eligible. Rules are subject to change without notice. Popmoney and TransferNow are registered trademarks of Fiserv, Inc., or its affiliates. Terms and conditions apply. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®. YOU UNDERSTAND THAT YOU ARE PROVIDING YOUR INFORMATION TO SPONSOR AND NOT TO EARLY WARNING SERVICES OR ZELLE. Copyright © 2022 R-G Federal Credit Union. All rights reserved.

5 WAYS TO PROTECT YOUR WALLET DURING WEDDING SEASON



It's summertime and love is in the air...but with wedding season in full swing, your wallet might not love the many expenses that come with being in or attending multiple celebrations. According to The Knot, the average guest spends \$270 on wedding festivities held in town and approximately \$660 for weddings out of town requiring driving (\$1,270 for those who fly). And these numbers were BEFORE recent inflation and gas increases!

Fear not, there are ways to save money celebrating this season:

Set boundaries.

It's an honor to be asked to participate in a wedding, but between pre-wedding parties, showers, bridal party outfits, etc., costs really add up...far more than just being a guest alone! If celebrating the couple in that capacity simply isn't in your budget, don't feel bad for saying so! The bride and groom care about you (or else they wouldn't have asked!) and as such will likely be understanding, accommodating, and appreciative of your honesty.

Get creative on attire.

Let's face it, you likely don't want to be photographed wearing the same wedding outfit all summer long, but

buying multiple looks is expensive. If you're shopping for a dress, consider renting through services like Rent the Runway, or if you're looking for a suit, invest in a high-quality one you can wear again with different shirts, ties, etc.

Set a budget.

For each wedding, plan out exactly how much you want to spend on gifts, travel, outfits, etc. This way you have a "number" to reign you in if you find yourself starting to splurge.

Don't feel married to the registry, particularly if the items are out of your budget.

Use the registry as inspiration to get a sense of what the couple likes, then find a gift that you find more affordable.

Book travel as early as possible.

Start looking for flights, hotels, etc. as soon as you receive the Save the Date, as this gives you more time to take advantage of deals and sales. Remember to check invitations and/or wedding websites for any discounts, too!

What ways are YOU planning on saving money this wedding season? Share with us on our social media pages @rgfcu!

LET US KNOW YOUR SUMMER TRAVEL PLANS

Headed out of town this summer? Be sure to give us a call at (816) 783-5900 and let us know your travel 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 if used outside your normal shopping area. 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.

¹U.S. checking or savings account required to use Zelle.® Transactions between enrolled consumers typically occur in minutes.

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upcoming HOLIDAY CLOSINGS

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

Monday, July 4 – Independence Day

Monday, September 5 – Labor 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 the business day immediately following a scheduled holiday.

FINANCIAL TIPS FOR CAR BUYING

Technology has made it easy for members to explore local inventory and find available vehicles before they ever walk into a dealership. While people do their homework when it comes to the make and model, they often neglect to do the math:

Don't Just Start with the Car

Shopping for the car is usually the fun part, but it's important to start with a budget. One common mistake is thinking in terms of monthly payments, as opposed to the overall cost of the car.

Be Flexible

Try to be realistic about the features you need versus extras that you might want, but can live without. Additionally, auto loan pre-approval will help you start your car negotiations from a place of control.

Do Your Research

Your #1 tool is education, so be sure to use our online Car Buying Center to research through millions of vehicles from the comfort of your home. Let us help you shop with



confidence! Enjoy one convenient resource to shop and finance all in one place. It's easy, simple, and best of all FREE!

**Check it out today at
RGcarbuying.com.**

FEATURED DIVIDEND RATES

Rates effective as of July 1, 2022

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% |

SMART SAVER

| | |
|------------------------------|-------|
| \$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% |

*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:

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Federally insured by NCUA

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