

The RESOURCEFUL GUIDE



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

COMING SOON: A NEW LOOK IN BELTON

You've seen us roll out a new look in Knob Noster and open a brand-new location at Whiteman Air Force Base...now your Belton branch will be moving and getting an upgrade in 2022! We can't wait to provide you with a state-of-the-art banking experience in the months ahead. Stay tuned for more information about how this will impact service at the existing Belton branch, when you can visit our new location, special features, and more!



CAPTURE LIFE'S GREATEST MOMENTS

Whatever you're focusing on next, a personal loan at R-G can help you get there:

- **Designed just for you.** Whether it's a family summer getaway, financing a wedding, consolidating debt, or making home improvements, it's your call how you use the funds.
- **An affordable alternative to credit cards.** With rates as low as 5.99% APR,* you'll pay significantly less than even the most competitive cards. And having a fixed interest rate means you'll have a payoff date in sight.
- **You're automatically entered to win!** For a limited-time, open a personal loan and you'll be automatically entered to win a professional photo shoot** to capture whatever is important to you.

R-G is focused on providing REAL solutions wherever you are on your financial journey. Contact our team to learn more about how a personal loan can help you meet your goals or apply online today!

*Payments based on lowest possible rate of 5.99% APR for 60 months. APR = Annual Percentage Rate. 5.99% based on relationship pricing. Not all applicants will qualify. Your actual payment may vary. **Not a lottery. See official rules for details. One winner will be selected up to \$500 value. Rates and terms are subject to change without notice. Subject to credit approval. Membership eligibility required. Other terms and conditions may apply. This credit union is federally insured by the National Credit Union Administration.



Introducing INSTANT ISSUE CREDIT AND DEBIT CARDS

Waiting 7-10 days to receive your R-G debit or credit card is a thing of the past. We're excited to announce that instant issue cards are now available at your local branch! We can print a new card for you in minutes when you stop by and request one, and you can begin using it as soon as you leave for purchases/ATM access. This is a convenient option if you've lost a card or need to replace a well-worn card in your wallet.

It's also a great benefit if you open a new checking account or credit card. Imagine consolidating debt, paying for vacation, planning for graduation, or financing a wedding, and being able to walk out the door with your R-G card ready-to-use the same day! Choose from a variety of fun designs created just for our membership. *Ask us today about instant issue or stop by the nearest branch to pick up your card!*



Focus on the ADVENTURE

Refinance or Purchase. Gain a New Perspective.

Purchase a new or used vehicle or refinance the one you have, and you can **earn 2% cash back* plus 90 days no payments.**** Imagine that cash in your pocket to focus on what's most important to you.

Apply conveniently and easily online today at rgfcu.com or contact us to learn more about how we can help you maximize the savings on your ride!

**EARN UP TO
\$1,000
CASH BACK**
PLUS 90 DAYS NO PAYMENTS****

APPLY TODAY AT RGFCU.ORG!

*2% cashback up to \$1,000 for new loans and new titles only using RGFCU's standard loan rates. 1% cashback up to \$500 for new loans and new titles when matching the rate from another lender. No APR will be below our lowest floor rate per policy guidelines. Rebates will be deposited into your RGFCU savings account after first payment. 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. Verification of current rate is required. 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. Offer ends: 9/30/22.

KOFE CORNER

Protecting Yourself from ID Theft



Identity theft and financial scams can cost you time and money. The best strategy is to take steps to prevent ID theft whenever possible. Here are some ideas:

- Sign up for identity theft protection services for your debit and credit cards and respond to any alerts quickly.
- To avoid scams, never respond to unsolicited emails or text messages asking for financial information; delete them immediately.
- Make sure to verify the identity of representatives on the phone before you give out any information and only enter your financial information online through secure websites.
- Finally, if someone asks for payments by wire transfer, gift card, or money order, be careful. It may be a scam!

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 or watch the replay in the KOFE portal.

UPCOMING KOFE WEBINARS

Wednesday, April 13
12:00 p.m. CST
5 Savings Strategies in Today's Economy

Wednesday, May 11
12:00 p.m. CST
Surviving the Unexpected

Wednesday, June 8
12:00 p.m. CST
*Buy or Refi:
How to Save Big Either Way*

SEND, REQUEST, OR SPLIT EXPENSES EASILY WITH ZELLE®

Zelle® is a simple way to send money to family, friends, and people you know and trust. Whether you're splitting the cost of dinner, paying the babysitter, or sending someone a cup of coffee, use Zelle® - which is available in your online and mobile banking experience.

Zelle® is a great way to send and receive money by millions of people because it's...

- Fast: Send money directly from your account to theirs, typically in minutes¹
- Safe: Send and receive money right from your bank account
- Easy: Send money to almost anyone you know¹ using an email address or U.S. mobile phone number

Ready to sign up? Here's how!

1. Enroll or log in to Bill Pay
2. Select "Send Money with Zelle®"
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account



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

upcoming HOLIDAY CLOSINGS

Our branches will be closed for business on:
Monday, May 30
Memorial Day



Please plan to conduct any in-person transactions in advance or when we reopen the day following a holiday closure. You may also view current account balances, recent transactions, transfer funds between accounts, pay bills, and more, by logging into online banking (found on our homepage) or by downloading our mobile app.

PRESIDENTS' DAY TRAINING: DEDICATED TO LEARNING HOW TO BETTER SERVE YOU



Our lending team got together during our scheduled Presidents' Day closure for a training on how to deliver members a better loan experience. And proving that learning can be fun, the crew dressed up as their favorite movie characters. Maybe next time you stop in, you can get a loan from Buddy the Elf!

SOCIAL MEDIA

Are you connected with the credit union on Facebook, Twitter, and Instagram? We love interacting with members online and are proud to serve you as a not-for-profit organization. If you're proud to be a member of R-G, we hope you'll show your support with a "like" and "follow," too!

On R-G's social media pages, you can:

- Connect with hundreds of R-G members and be the first to receive credit union news, photos, and special events.
- Read and share financial tips to help you stay on top of your money goals.
- Participate in special contests and promotions only available on our pages.
- Get the latest updates on credit union happenings – for instance, learn about special events, find out if we're closed due to inclement weather or a holiday, or be the first to know about an unexpected online banking or phone outage so you can plan accordingly.

Find us on your social media channel of choice @argfcu!

FOR MORE REALLY GOOD NEWS:

866.852.6478 | RGFCU.COM

FEATURED DIVIDEND RATES

Rates effective as of April 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



Federally insured by NCUA

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