

The RESOURCEFUL GUIDE



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

COME VISIT OUR NEW (AND IMPROVED) BRANCHES!

Our new branch at Whiteman Air Force Base and redesigned location at Knob Noster are both open and ready to serve you. Thank you for your patience as we worked through construction over the spring. We're thrilled to provide you with an enhanced in-person service experience at these two locations. Check out the new look!



866.852.6478 | RGFCU.COM





When you think of buying a new car or truck, do you imagine an all-day event? Historically, purchasing a vehicle has taken a lot of work – often in-person. Soon, you'll be able to turn the hassle into ease with our NEW auto buying center, powered by Groovecar!

Access this online resource through your credit union's website to shop for vehicles and finance your loan in one convenient place. It's a simple and free way to find the perfect vehicle in your area, get pre-approved for a loan, and locate area dealers.

- FREE CarFax report
- Expedited loan processing
- Ability to "favorite" vehicles to save for later
- FREE NADA vehicle valuations

Stay tuned for more information regarding this new value-add to your R-G membership!



TELL YOUR FRIENDS AND FAMILY ABOUT R-G

Earn up to \$150*

Did you know you can easily spread the word about your credit union via text, email, and social media? Sign up for our FREE online referral program and recommend R-G to your eligible family members, friends, neighbors, and co-worker; you'll earn up to \$150 in gift cards* to hundreds of national retailers/restaurants with EACH person you refer! And because sharing is caring, they'll receive the same amount in gift cards, too.

As a reminder, membership at RGFCU 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.

All members who enroll in our referral program and share their unique link at least once will be entered into our \$25 monthly drawing.**



REGISTER 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.

**No purchase necessary. Automatic entry with enrollment in R-G's online referral and sharing of personal referral link one time or more. Chances of winning are dependent on the number of eligible entries received. Winners will be drawn at the end of each month through 12/31/2021 and announced on or before the 5th of the following month. See credit union for details.

FREE WEBINAR - FREE YOURSELF FROM STUDENT LOAN DEBT

Don't let college costs from long ago ruin your future! Join us from 12:00 – 1:00 p.m. Central Time for our FREE July 14 webinar in partnership with KOFE. We'll cover:

- How these terms can save you thousands: forbearance, deferment, and federal repayment programs
- The truth behind student loan forgiveness
- How to find experts who can truly help you lighten your student loan burdens

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



IN THE COMMUNITY

R-G Federal Credit Union is proud to partner with the Belton Cares Organization, and the Belton Educational Foundation as the lead sponsor for the 1st Annual Troy Shaw Memorial Golf Tournament (August 14th at Eagle's Landing Golf Course in Belton).

Troy was a Belton Police Officer and Belton School District employee who served as a volunteer on R-G's Supervisory Committee (committee chair) for several years. Troy passed away in 2019 after a long battle with

Melanoma. Troy's family and friends have started a scholarship fund in his honor and a graduating Belton senior has been awarded a scholarship for the past 2 years. They are currently working with Belton Cares and the Educational Foundation to raise funds to have the scholarship endowed so that students will forever receive scholarships in his name.

For information on the golf tournament including online team registration, visit bit.ly/TroyGolf.

PERSONAL INFORMATION COMPROMISED?

Here's What to Do.



Identity theft is a serious issue and sometimes it's unavoidable. On the other hand, many cases of ID theft occur because consumers simply aren't careful enough with their information. This can happen when you:

- Lose your debit or credit card
- Shop online on unsecured websites
- Provide your Social Security number on forms where it's not required or give it out over the phone to a scammer
- Respond to a phishing email intended to steal your identity
- Allow a friend or family member access to a financial account

It's important to take the right steps to protect your personal data to prevent ID theft. When a theft occurs, you need to act quickly to minimize the potential risk and potential financial losses.

Quick facts about identity theft

- 3 out of 4 identity theft cases involve the misuse of an existing account, such as a debit or credit card
- Only about 10% of identity theft victims have out-of-pocket losses
- More than half (55%) of identity theft victims resolve the issue in one day or less
- Only 7% of victims report the crime to the police

What you should do

If you receive a fraud alert from your credit union, bank or credit card company on an existing account, respond immediately.

- They will ask you to confirm which charges are legitimate and which are fraudulent.
- If there are fraudulent charges, they will most likely freeze your current account number and issue you a new card.

If you lose your debit or credit card or it's stolen, contact the

account provider as soon as you realize it's gone. For an ATM or debit card:

- You will have no liability if you report the theft or loss before any unauthorized charges are made.
- If the theft is reported within 2 business days, your maximum loss will be limited to \$50.
- If you report the theft or loss within 3-60 days, your maximum loss would be limited to \$500.

If an account is opened in your name, contact the creditor or lender to request a copy of the application. They must respond within 20 days.

Notify each of the credit bureaus (Experian, Equifax, TransUnion) that your identity has been compromised. *They will allow you to place a fraud alert, which will prevent any other accounts from being opened in your name.*

Report the theft to the Federal Trade Commission (FTC) through www.IdentityTheft.gov. *This will create an identity theft report and affidavit that you will need to take further actions.*

In some cases, you may need to file a police report to report the theft. a. Some companies may require this if you have financial losses that you are trying to clear. b. This will also be necessary if you know the identity of the thief and want to take them to court.

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 holidays:

Monday, July 5 – Independence Day (Observed)
Monday, September 6 – 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.

ANNOUNCING THE RGFCU ANNUAL SCHOLARSHIP WINNERS

We had the honor and privilege of awarding three area high school students with \$1,000 scholarships as part of our annual scholarship program. Congratulations to Ella Willis, Ethan Courter, and Emalee Beltz on their accomplishments!

About Ella: Ella is a graduate of Belton High School where she was active in Health Occupations Students of America, National Honor Society, cross country, swimming, soccer, and the A+ program. Ella was also a school blood drive volunteer and enjoyed volunteering with Harvesters. Ella is active in her church leading two groups for young children and teens. Ella will attend Longview Community College through the A+ program and then plans to transfer to UMKC where she will major in Nursing.



About Ethan: Ethan is a graduate of Knob Noster High School where he was active in band, competitive show choir (show choir captain and men's voice section leader), tennis, theatre, and the robotics team. Ethan also attended the Double Reed Institute at the University of Missouri Kansas City (a musical camp focused only on double reed instruments). During high school, Ethan excelled academically and took many advanced placement and dual credit classes. In addition, Ethan managed to find time to work part-time at a local restaurant where he was recently promoted to crew trainer. Ethan will be attending State Fair Community College where he will major in Performing Arts.



About Emalee: Emalee (Emma) is a graduate of Ray-Pec High School where she was active in both high school and competitive soccer (team captain for both), broadcast journalism, S.A.D.D. and student senate. Emma is also active in her church and with Suicide Awareness programs. Emma will be attending Kansas University where she will play soccer for the Jayhawks and major in Marketing.

PHOTO NOT AVAILABLE

Congratulations again to these deserving recipients and thank you to all who applied for this year's program!

FEATURED DIVIDEND RATES

Rates effective as of June 30, 2021

SHARE ACCOUNTS

\$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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