

The RESOURCEFUL GUIDE



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

NEW! R-G CERTIFICATE SPECIAL

We know you've got a lot of options when it comes to where to put your money. But we also know that there's one thing you're looking for: security.

You want a place where you can earn interest without having to worry about market volatility or other factors that can affect the value of your investment—and we have just the solution for you.

Our 1-year certificate special offers 2.35% APY* on amounts \$500 - \$250,000 and is a great way to meet your long-term savings goals. This special is for new money only (transfers from current R-G deposits do not qualify) and does not auto-renew.

It's easy to get started—just go into one of our branches or call us at (866) 852-6478!

*APY = Annual Percentage Yield. Federally insured by NCUA.

CERTIFICATE
SPECIAL

2.35%
APY*
12 MONTHS



BELTON BRANCH UPDATES

It's been a long time coming, but we're excited to announce that construction on our new Belton branch is humming along, and we anticipate you'll be able to enjoy our new-and-improved location this spring.

Follow along on social media for the latest pictures of our progress and stay tuned for upcoming information on grand opening celebrations.

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R-G IN THE COMMUNITY



R-G was honored to celebrate Belton's 150th anniversary in their parade celebration!



Our team sponsored and participated in the 2nd Annual Troy Shaw Memorial Golf Tournament which saw over \$12,455 raised in donations for the Troy Shaw Memorial Scholarship and 3 other organizations that were near and dear to Troy.

R-G also proudly supported local education at both Belton and Knob Noster back-to-school events.

JOIN US FOR INTERNATIONAL CREDIT UNION DAY!

On Thursday, October 20th, 2022, CUs will celebrate the 74th anniversary of International Credit Union Day®. We'll gather as a global movement under the theme: "Empower Your Financial Future with a Credit Union." In honor of the occasion, we'll serve refreshments in our lobbies for you to enjoy. We look forward to sharing the day with you!

FALL/WINTER KOFE Webinar Schedule

Each month from 12:00 - 1:00 p.m. CST we'll air our KOFE webinars live in our Knob Noster and Whiteman branch conference rooms. Come join your fellow members for these educational seminars and ask our team any questions you have after the event! Can't make it in person? Register to watch virtually in the KOFE portal.

2022 Webinars:

OCTOBER

Give Yourself Some Credit - Without Adding Any Debt
(Wednesday, October 12)

NOVEMBER

How to Invest Without Being Rich
(Wednesday, November 9)

DECEMBER

Marriage and Money for 2023
(Wednesday, December 12)

PRODUCT SPOTLIGHT

Credit Sense

Did you know that one in five credit reports contain errors? That's why we offer Credit Sense, a FREE service that allows you to check your credit score at any time, right from your phone or computer. The insights available can help you boost your score, plus we'll provide you with helpful tips and special offers tailored just to you.

Best of all, checking daily, weekly, or monthly won't hurt your score! So why not take advantage of this great service? Access Credit Sense in online banking today!



CONSIDERING AN AUTO LEASE BUYOUT?

Ask Yourself These Questions



If you're thinking about buying out your auto lease early, you may have some questions. Here are some common ones we see:

How does a lease buyout work?

Lease buyouts are when you end your lease early and buy a car from the leasing company. This can be done at any time, but most people do it at the end of their lease so they don't have to pay monthly payments that are higher than what they would be if they purchased the vehicle outright.

Can you afford it?

If you want to get rid of a car lease early, think about how much money you can afford to spend on a new car. If you opt for an auto lease buyout, make sure it fits within your budget and that it won't put too much strain on

your finances. You might also want to consider refinancing it so that you can use money from another source to pay off your lease early.

Do you want to keep the car?

If you love your car and don't want to part with it, then by all means keep it until the end of its term. However, if there are any problems with the vehicle or if it no longer suits your needs as well as it once did, then maybe it makes sense to trade it in for a new one.

We can help!

You may be considering an auto lease buyout for financial reasons or due to current low vehicle inventory. You know to turn to R-G when you're shopping for a new ride, but we also finance lease buyouts, too. Contact us today to learn more about this option and if it's a good fit for you.

SECURITY ALERT WATCH OUT FOR MAIL THEFT

Mail theft is on the rise, and unfortunately, it's happening right here in our communities. Through armed robbery of postal carriers and theft, criminals are trying to gain access to the master keys of the blue USPS mailboxes – ultimately in search of checks that can be altered, counterfeited, or sold online.

In several cases, member-issued checks have been stolen from USPS mailboxes, as well as members' mailboxes, altered, and negotiated elsewhere. The checks can also be used to open fraudulent new accounts and loans using the name and address information of stolen identities. You can protect yourself by:

- Paying your bills online
- Mailing checks in the post office lobby rather than using blue mailboxes
- Check your credit union accounts regularly for unfamiliar transactions
- Report suspicious transactions to us immediately

Information courtesy of CUNA Mutual Group Risk Alert: August 16, 2022

REMINDER: HOLIDAY CLUB BALANCES MOVING FRIDAY, NOVEMBER 4

The holidays are just around the corner, and we know you've got a lot on your mind. We want to make sure that your holiday spending is stress-free and fun—so get a head start when your Holiday Club Account balance moves into your checking account automatically on Friday, November 5.

Want to have a little extra cash for holiday shopping? Open a Holiday Club Account today and be well-prepared for next season. Stop into your nearest branch or call (866) 852-6478.

upcoming HOLIDAY CLOSINGS

Our branches will be closed for business on the following dates:

- Monday, October 10 – Internal Credit Union Training Day
- Friday, November 11 – Veterans Day
- Thursday, November 24 – Thanksgiving
- Saturday, December 24 – Christmas Eve
- Monday, December 26 – Christmas Day (Observed)

To make sure all your banking needs are met, please be certain to conduct any in-person transactions before we close or the day following a holiday closure. You may also view current account balances and most recent transactions, transfer funds between accounts, and pay bills by logging into online banking or by downloading our mobile app for iPhone and Android.

CALLING ALL APPLICANTS – JOIN OUR BOARD!

The R-G FCU Board of Directors has five positions open for election this year. Persons that are interested in becoming candidates for any of the positions are advised to apply to the Nominating Committee.

Applications should identify the position being sought and must include a brief statement of qualifications and biographical data (100 words or less) to be provided to the membership at the time ballots are distributed.

APPLICATIONS FOR CANDIDATES MUST BE RECEIVED BY THE NOMINATING COMMITTEE NO LATER THAN NOVEMBER 3, 2022

The Nominating Committee will advise all those members who apply for positions by NOVEMBER 22, 2022, as to whether they have been nominated. Nominations may also be made by petition. Persons wishing to use the Petition procedure must file their petitions with the Secretary of the Credit Union by DECEMBER 22, 2022. Petitions for nomination must contain signatures of at least 1% of the membership and must be accompanied by a signed certificate from the nominee stating that he or she is agreeable to the nomination and will serve if elected.

Petitions MUST also be accompanied by a brief statement of qualification and biographical data (100 words or less) which will be published and mailed out with the ballot. Applicants who are not nominated by the Committee may use the petition procedure through the

Secretary, provided they comply with the petition procedure outlined above.

ALL BALLOTING WILL BE BY MAIL. BALLOTS MUST BE RECEIVED BY THE ELECTION TELLERS NO LATER THAN MARCH 17, 2023. No

nominating or balloting will be permitted at the Annual Meeting, scheduled for MARCH 23, 2023, at a location to be later determined. The results of the balloting by mail will be announced at the Annual Meeting. Applications for the positions on the Board of Directors should be addressed to:

R-G Federal Credit Union

Attn: Nominating Committee 421 Remington Plaza Court Raymore, MO 64083

FEATURED DIVIDEND RATES

Rates effective as of October 1, 2022

SHARE ACCOUNTS

	APY*
\$100.00 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%

SMART SAVER

\$500.00 to \$4,999.99	0.10%
\$5,000.00 to \$24,999.99	0.15%
\$25,000.00 to \$49,999.99	0.20%
\$50,000.00 to \$99,999.99	0.25%
\$100,000.00 to \$149,999.99	0.30%
\$150,000.00 to \$249,999.99	0.35%

*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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