

The RESOURCEFUL GUIDE



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

SMART CHOICES WITH R-G CLUB ACCOUNTS

Your Better Alternative to 'Buy Now, Pay Later'

As tempting as 'Buy Now, Pay Later' options can be when shopping online, they come with hidden pitfalls. If you're considering a safer, more responsible way to manage your money, R-G Club Accounts shine as the perfect alternative.

The Risks of 'Buy Now, Pay Later':

- **Debt Trap:**
Small purchases quickly add up, leading to a mountain of debt before you realize it. Juggling multiple BNPL plans can become overwhelming, creating constant stress and making it hard to achieve financial stability.
- **Unexpected Fees and Interest:**
Miss a payment, and you could be facing high fees and rising interest rates, ballooning the amount you owe.
- **Encourages Impulse Buying:**
BNPL makes it too easy to buy without thinking, often leading to regret and unnecessary clutter. While it offers instant satisfaction, it can derail long-term financial goals and savings plans.



Why Choose R-G FCU Club Accounts:

- ✓ **Goal-Oriented Saving:**
Direct your savings to specific goals, like holiday expenses or a family trip, with the flexibility to create up to 9 different Club Accounts.
- ✓ **Make it Effortless:**
Set up automatic transfers and watch your savings grow without extra effort.
- ✓ **Smart Spending:**
Save first, then spend without the worry of debt. Enjoy the security that comes from thoughtful saving and living within your means.

Say goodbye to the risks of BNPL and hello to a future where your savings goals are within reach without the burden of debt. Contact us today to learn more or open a Club Account directly in online banking!

BOOST YOUR FINANCIAL HEALTH WITH CREDIT SENSE at R-G Federal Credit Union

Have you tried Credit Sense yet? It's our free tool that gives you access to your credit health anytime, anywhere. Signing up makes it easy to understand and improve your credit quickly.

Why is Monitoring Your Credit Important?

Your credit score is a key factor in determining your financial opportunities. Regularly checking your score helps you make informed decisions, spot potential fraud early, and find ways to improve your financial health.

Key Features of Credit Sense:

- **Daily Credit Score Updates:** Keep track of your score every day.
- **Real-Time Monitoring Alerts:** Receive instant notifications for changes in your credit report.
- **Personalized Credit Reports:** Get detailed insights into your credit status.
- **Special Credit Offers:** Discover offers tailored to your credit profile.
- **Privacy First:** Unlike other services, R-G's Credit Sense doesn't sell your personal information to third parties, ensuring your privacy and trust are always prioritized.

Join us in taking a step forward in your financial wellness journey. Activate Credit Sense today in online or mobile banking and start taking control of your credit health!

GOODBYE FEES, HELLO FREEDOM: Embrace Convenience and Savings with R-G Checking

At R-G, we're changing the game for checking accounts. Our approach helps members say goodbye to needless fees and hello to a world where managing finances is not just easier, but also more affordable.



Avoid Monthly Maintenance Fees:

By setting up direct deposit, you can bypass the monthly maintenance fees often associated with checking accounts. This way, you retain more of your earnings each month, enjoying the simplicity and value we offer compared to the typical costs at other financial institutions.



Mobile Banking Ease:

Perform banking tasks like depositing checks and paying bills anytime, anywhere from your phone.



Financial Management Made Simple: With our SumItUp app, budgeting is straightforward, and checking your credit score is always free.



Step Into Smart Banking

Make the switch to R-G Checking today...we'll even help you move things over with ease through our Switch Kit! Experience a checking account that prioritizes your financial freedom and convenience. It's time to say goodbye to fees and hello to a brighter financial future.

Membership eligibility is required. Federally insured by NCUA. Data and messaging rates may apply for mobile conveniences.

STAY CONNECTED WITH R-G FCU: JOIN US ON SOCIAL MEDIA



We're more than just a credit union; we're a community. And what's a community without staying connected? That's why we're inviting you to join the conversation and be a part of our journey on social media.

Find us on Facebook, Instagram, X, YouTube, or LinkedIn (@RGFCU) and hit that follow button. Let's make our financial journey a shared experience, growing stronger and smarter, together. See you online!



Instant Updates: Get the latest on our services, offers, and events.

Financial Tips: Regular insights to help you make smart financial choices.

Real-Time Interaction: Your questions and feedback matter to us. Engage with us, share your thoughts, and be heard.

Exclusive Content: From helpful guides to inspirational stories, there's always something new and exciting.

DRIVE CONFIDENTLY WITH AN R-G AUTO LOAN

Ready to hit the road in a new or used car but dreading the dealership dance? We'll help put you in the driver's seat! With our innovative online Car Buying Center and the advantage of loan pre-approvals, we've made car shopping and financing smoother than ever.

No Dealership Pressure: Our pre-approvals empower you to shop without the stress, providing clarity on your budget and freeing you from high-pressure sales tactics. You gain a competitive edge in negotiations, ensuring you get the best deal possible.

Save More: Benefit from our low rates and affordable loan protection, designed to outmatch dealership financing costs and put savings back in your pocket. Understanding the difference between dealership rates and the value of taking incentives can lead to significant savings.

See How it Shakes Out: Let's break down the numbers to see how choosing R-G Federal Credit Union for your financing needs can save you money:

OPTION	VEHICLE PRICE	TOTAL FINANCED	INTEREST RATE	MONTHLY PAYMENT	SAVINGS
Dealership Financing	\$32,000 MSRP + \$5,000 (GAP & Warranty)	\$37,000	1.90% for 60 months	\$648.91	
R-G Financing	\$29,000 after incentives + \$3,500 (R-G GAP & Warranty)	\$32,500	6.49% for 60 months	\$637.46	\$687 over loan term

Choosing R-G financing, even with a higher interest rate, results in lower monthly payments and overall savings of approximately \$687* over the life of the loan compared to the dealership's financing option.

Discover Convenience Online: Shop for and finance your vehicle through our online Car Buying Center, a one-stop solution on the R-G website that offers unmatched convenience.

Apply today and transform how you shop for and finance your next vehicle. We'll help you drive into your next adventure confidently, equipped with the best rates, protection, and buying power. By choosing R-G for your auto financing needs, you're not just getting a loan; you're gaining a partner dedicated to helping you save money and make smart financial decisions throughout your car buying journey.

All loans subject to approval. Rates and approval based on creditworthiness, terms, and other qualifying factors. Full coverage insurance and membership eligibility is required. Contact the credit union for full details.
*Savings are for illustrative purposes only and are not a guarantee. Your individual savings may vary based on amount borrowed, qualifying rate, and other considerations.

MOBILE WALLETs COMING SOON

Big news...mobile wallets like Apple Pay and Google Pay are on the way! Get ready for a more convenient and secure way to make purchases directly from your smartphone.

Why Go Mobile?

Mobile wallets offer the ultimate convenience—pay with a tap of your phone and enjoy enhanced security thanks to encrypted transactions. Plus, they're accepted worldwide and provide a



contactless way to shop, keeping you safe and your shopping hassle-free.

Stay Tuned for Updates

We're working hard to ensure a seamless introduction of mobile wallets for our members and are excited to launch this long-awaited feature. Keep an eye out for more information on how to get started, coming your way soon.

upcoming HOLIDAY CLOSINGS

All R-G branches will be closed on the following days:

- Monday, May 27 – Memorial Day
- Wednesday, June 19 – Juneteenth

To ensure seamless banking, we recommend completing in-branch transactions either prior to these dates or the day after. For uninterrupted access to your account details, fund transfers, and bill payments, consider using our online banking platform or our mobile app available for both iPhone and Android. Your banking convenience remains our priority!



STREAMLINE YOUR CHECKOUT: THE BENEFITS OF CHOOSING CREDIT OVER DEBIT

At R-G, we aim to offer payment options that emphasize security and convenience for our members. When faced with the choice at the checkout, selecting the credit option over entering your debit PIN presents several advantages that enhance your shopping experience:

Zero Fraud Liability for Peace of Mind:

Opting for credit transactions means you're covered by zero fraud liability policies, ensuring that you're not held accountable for unauthorized charges. This protection offers a layer of security, allowing you to shop with confidence.

Secure Transactions Without a PIN:

Choosing credit eliminates the need to enter your PIN, reducing the risk of exposure to potential fraudsters or skimming devices. By keeping your PIN private, you add an additional layer of security to your financial information.

Quicker Checkout Process:

Transactions processed as credit are typically faster since they bypass the PIN entry phase. This efficiency can significantly reduce your time spent at the register, allowing you to complete your purchases more swiftly and conveniently.

Less Contact for Improved Hygiene:

Opting for credit over debit at the checkout means fewer interactions with the pinpad. In times when

minimizing contact is crucial for health reasons, this approach helps in reducing touchpoints and the potential spread of germs.

Next time you're completing a purchase, consider the credit option for a secure, swift, and sanitary transaction experience!

FEATURED DIVIDEND RATES

Rates effective as of April 1, 2024

SMART SAVER

	Rate	APY*
\$500.00 to \$4,999.99	0.20%	0.20%
\$5,000.00 to \$24,999.99	0.30%	0.30%
\$25,000.00 to \$49,999.99	0.40%	0.40%
\$50,000.00 to \$99,999.99	0.50%	0.50%
\$100,000.00 to \$149,999.99	0.60%	0.60%
\$150,000.00 to \$249,999.99	0.70%	0.70%

TERM SHARE ACCOUNT

6 Mos. (\$500 - \$250,000)	2.50%	2.52%
12 Mos. (\$500 - \$250,000)	2.25%	2.27%
24 Mos. (\$500 - \$250,000)	2.10%	2.12%
36 Mos. (\$500 - \$250,000)	2.00%	2.02%
48 Mos. (\$500 - \$250,000)	1.90%	1.92%
60 Mos. (\$500 - \$250,000)	1.80%	1.82%

PREMIER TERM SHARE ACCOUNT

6 Mos. (\$100,000 - \$250,000)	5.00%	5.11%
12 Mos. (\$100,000 - \$250,000)	4.75%	4.85%
24 Mos. (\$100,000 - \$250,000)	4.00%	4.08%
36 Mos. (\$100,000 - \$250,000)	3.50%	3.56%
48 Mos. (\$100,000 - \$250,000)	3.25%	3.30%
60 Mos. (\$100,000 - \$250,000)	3.00%	3.04%

*APY = Annual Percentage Yield. Fees may reduce earnings. Early withdrawal penalties may be imposed. Rates are subject to change at any time. See credit union for details.

FOR MORE REALLY GOOD NEWS:

866.852.6478 | RGFCU.COM