

The RESOURCEFUL GUIDE SPRING 2025



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

EXCITING CHANGES COMING SOON

Big things are on the horizon at R-G Federal Credit Union. We're rolling out new features designed to make your banking experience safer, faster, and more rewarding. Here's a look at what's coming soon.

Stronger Security with SecureNow

Your online banking is about to get even more secure. We're introducing SecureNow™, a new security feature that adds an extra layer of protection when logging into your account. Instead of challenge questions, you'll receive a six-digit code by text message or voice call to verify your identity. This multi-factor authentication (MFA) will provide stronger security and greater peace of mind.

A Faster, Easier Loan Application

Applying for a loan is about to get much simpler. Our new online loan application will be faster and more convenient, especially from a mobile device. With just three easy steps, the application will even pre-fill your information, making the process seamless. Whether

you're applying for an auto loan, personal loan, or another financial need, you'll be able to get started quickly and hassle-free.

A New Checking Account with More Benefits

We're introducing a **new checking account** designed to help you save and earn more. With this account, you'll enjoy:

- A **competitive APY*** that helps your money grow
- **Round-up savings**, which automatically rounds your purchases to the nearest dollar and saves the difference
- **No monthly service fees** and more great perks

These updates are just the beginning. Stay tuned for more details on when you can start taking advantage of these exciting new features. We look forward to bringing you even more ways to make banking with R-G better than ever!

*APY = Annual Percentage Yield. Membership eligibility is required. Federally insured by NCUA.

UPDATES TO OUR FEE SCHEDULE

Some of our credit union fees have recently changed. As part of our commitment to transparency, **we encourage you to review the updated fee schedule on our website** to stay informed. Keeping our fees competitive helps us continue providing the best financial services for our members. To see what's different and how these updates may affect your account, please visit rgfcu.com or contact us with any questions.

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COMMUNITY CORNER

Our amazing employees give back all year through our Casual for a Cause initiative. Last season, their generosity helped brighten the holidays for local families by supporting the **Belton Welfare Association's** toy drive.



In addition, thanks to the kind donations collected during our December Santa event, we proudly contributed to the **Belton Pirate Pantry** via the Belton Educational Foundation. The Pirate Pantry ensures students have access to weekend food, clothing, hygiene items, coats, and more — all made possible through the power of community.

We're incredibly proud of our team for embracing the true spirit of giving and making a meaningful difference. Together, we're helping to create brighter holidays and stronger communities!

CAR SHOPPING THIS SEASON?

Here's What You Need to Know About Auto Loans

As car shopping season picks up, finding the right vehicle is only part of the process—you also want to make sure you're getting the best financing option. Whether you're buying new or used, choosing the right auto loan can save you money over time and make your car-buying experience smoother.

What to Look for in an Auto Loan

When financing a car, consider these key factors:

- **Know Your Budget** – Understanding what you can afford each month helps you choose the right vehicle and loan term.
- **Get Pre-Approved** – This step gives you a clearer picture of your budget and strengthens your negotiating power at the dealership.
- **Compare Rates** – Even a small difference in your interest rate can save you hundreds or even thousands over the life of your loan.

WHY FINANCE YOUR AUTO LOAN WITH YOUR CREDIT UNION?



At R-G, we're committed to helping you get the best deal with:

- **Competitive rates** designed to keep your payments manageable.
- **Flexible terms** so you can choose a payment plan that works for you.
- **Fast pre-approvals** so you can shop with confidence, knowing your financing is secure.



Find and Finance Your Next Car – All in One Place
Did you know you can shop, compare, and finance your next vehicle directly through R-G?

Our online Car Buying Center makes the process simple—browse vehicles, save your favorites, and apply for financing all in one convenient place.

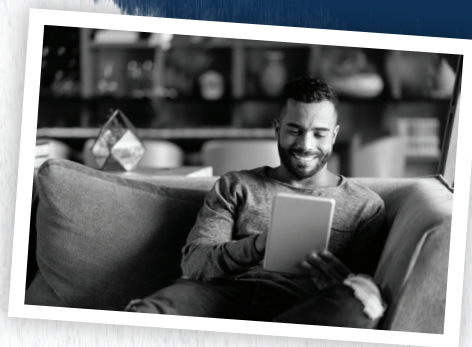
Before you head to the dealership, let us help you get started on the right financial path. Visit rgfcu.com to explore our Car Buying Center or stop by a branch to learn more!

REMINDER | *TransferNow® Makes Moving Money Easier*

Last fall, we introduced TransferNow®, a faster and more convenient way to transfer money between your R-G FCU checking account and external credit union/bank accounts. If you haven't tried it yet, now is a great time to check it out!

Why Use TransferNow®?

- **Fewer steps** – Move money quickly with a streamlined process.
- **More convenience** – Manage all your transfers securely in one place.
- **Saves time** – No hassle, just smooth, intuitive transfers.



You'll find TransferNow® in the Transfers section of Online Banking—no need to use Bill Pay. If you don't have a checking account with us yet, this is just another great reason to open one!

Log in to Online Banking to explore TransferNow® today. For more details, **visit rgfcu.com or call us at 816.783.5900.**

Data rates may apply. Check with your mobile phone carrier for details. TransferNow® is a registered trademark of Fiserv, Inc. or its affiliates. Terms and conditions apply. Contact the credit union for full details. Federally insured by NCUA.

3D SECURE™ IS COMING SOON!

As part of 3D Secure™ (formerly Verified by Visa), some online purchases made with your R-G debit or credit card may now require a one-time passcode sent to your phone or email

WHAT TO EXPECT

- 1 If prompted, enter the passcode to complete your purchase.
- 2 No passcode needed for most transactions.
- 3 If the risk is too high, the transaction may be declined.



Why? Extra protection against fraud—ensuring only you can approve your purchases.

REFRESH YOUR FINANCES THIS SPRING WITH CREDIT SENSE

Spring is a time for fresh starts—not just for your home, but for your finances too. As you check things off your seasonal to-do list, don't forget about your credit health. Whether you're planning a big purchase, looking to refinance, or just want to stay on top of your finances, Credit Sense makes it easy to monitor your credit and make informed decisions.

How Credit Sense Helps You Stay on Track:

- **Daily Credit Score Updates** – Keep an eye on changes to your score every day.
- **Real-Time Alerts** – Get notified if something on your credit report changes.
- **Personalized Insights** – Understand the factors impacting your score.
- **Exclusive Credit Offers** – Discover opportunities tailored to your credit profile.
- **Privacy First** – Unlike other services, R-G's Credit Sense never sells your data.

A strong credit score can open doors to better financial opportunities. Activate Credit Sense today in Online or Mobile Banking and take a step toward a brighter financial future.

upcoming HOLIDAY CLOSINGS

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

- Monday, May 26 - Memorial Day
- Thursday, June 19 – Juneteenth
- Friday, July 4 - Independence 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 downloading our mobile app.

APRIL IS FINANCIAL LITERACY AWARENESS MONTH

Take Charge of Your Finances

We believe that understanding your finances is key to building a strong future. That's why we're committed to providing the tools and education our members need to make smart financial choices. Since April is Financial Literacy Awareness Month, it's the perfect time to explore simple steps you can take to improve your financial well-being.

Smart Money Moves for a Brighter Financial Future

Taking control of your finances doesn't have to feel overwhelming. With the right tools and resources, small changes can make a big impact. Here are a few ways to get started:

- **Build a Better Budget** – Creating a budget helps you track your spending, set realistic goals, and make informed financial decisions. Our free CreditSense Budgeting Tool offers personalized financial insights to help you understand where your money is going and how to manage it effectively. In just a few minutes, you'll receive tailored recommendations to improve your financial standing and create a budget that works for you.
- **Monitor Your Credit** – Your credit score plays a big role in your financial opportunities. With Credit Sense, you can track your score, get helpful tips, and receive alerts about important changes—all for free.
- **Plan for the Future** – Whether you're saving for a big purchase or building an emergency fund, understanding your cash flow is key. Our SUMitUp tool can help you track your spending, visualize your cash flow, and set achievable savings goals.

At R-G, we're proud to provide resources that empower you to make smart financial choices. This month, take the first step toward a stronger financial future by exploring the tools available to you in online/mobile banking or by visiting rgfcu.com.

If you have questions or want guidance, we're here to help—stop by a branch or give us a call!

FEATURED DIVIDEND RATES

Rates effective as of April 1, 2025

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	Rate	APY*
6 Mos. (\$500+)	3.50%	3.53%
12 Mos. (\$500+)	3.25%	3.29%
24 Mos. (\$500+)	3.00%	3.04%
36 Mos. (\$500+)	2.75%	2.78%
48 Mos. (\$500+)	2.50%	2.53%
60 Mos. (\$500+)	2.25%	2.27%

PREMIER TERM SHARE ACCOUNT	Rate	APY*
6 Mos. (\$100,000+)	3.99%	4.00%
12 Mos. (\$100,000+)	3.69%	3.75%
24 Mos. (\$100,000+)	3.45%	3.50%
36 Mos. (\$100,000+)	3.25%	3.30%
48 Mos. (\$100,000+)	3.00%	3.04%
60 Mos. (\$100,000+)	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:

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