

The RESOURCEFUL GUIDE SPRING 2026



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

WHICH R-G CHECKING ACCOUNT ARE YOU? TAKE THIS 60-SECOND QUIZ TO FIND OUT.

Banking should match how you actually spend, save, and live. Let's find your checking match!

Answer yes or no:

Round 1: The Everyday Spender

- Do you use your debit card for most purchases?
- Do you like earning rewards for things you already buy?
- Would cash back on everyday purchases feel like a win?

If you said yes to most of these, Cash Back Rewards Checking might be your match.

With Cash Back Checking, you can earn 3% cash back on debit card purchases* when qualifications are met. It's built for people who swipe often and want something back for it.

Round 2: The Balance Builder

- Do you usually keep a little more in your checking account?
- Do you prefer earning dividends instead of rewards?
- Do you want your balance working for you?

If that sounds like you, meet Premier Checking, offering 2.00% APY so your balance can grow while you go about your day. It's a great fit if you want your checking account to work harder for you.*

The Good News

Both checking options come with up to \$12 per month in ATM fee refunds and automatic RoundUp savings, which moves spare change from purchases into your savings.

Big banks often require high balances or extra hoops just to avoid fees. At R-G, checking is simple, rewarding, and built around you!



Visit rgfcu.com, stop by a branch, or talk with our team to find the checking account that fits your journey.

*Cash Back Rewards Checking qualifications include monthly direct deposit, e-statement enrollment, and 15 settled debit point of sale transactions per month. *Premier Checking: APY = Annual Percentage Yield. Qualifications include monthly direct deposit, e-statement enrollment, and 15 settled debit point of sale transactions per month of at least \$5 or more. Membership eligibility required. Carrier message and data rates may apply. Federally insured by NCUA.

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KNOW YOUR CREDIT. SHOP SMARTER FOR YOUR NEXT CAR.



Before you start shopping for your next vehicle, it helps to know where your credit stands.

With Credit Sense, available through Mobiliiti and Online Banking, you can check your credit score anytime for free. You'll also see helpful insights on what affects your score and tips to help you improve it over time.

Once you know your score, you can head to the R-G Car Buying Center to begin your search.

This convenient online tool lets you compare vehicles, explore pricing and features, view safety ratings and customer reviews, and access free vehicle history reports. You can even review financing options and complete the process all in one place.

Together, Credit Sense and the R-G Car Buying Center help you understand your credit, shop confidently, and finance your next vehicle with ease.

Log in to Mobiliiti or Online Banking to check your Credit Sense score and start exploring your next vehicle today!

We're here to help you understand these options and choose a path that supports your financial well-being, without pressure or judgment.

Learn more or apply at rgfcu.com, or talk with an R-G team member today.

All loans subject to credit approval. Carrier message and data rates may apply.

MEMBER NOTICE: RETURNED PAYMENT FEE UPDATE

Beginning June 1, 2026, the fee for a returned loan payment will increase from \$15 to \$25 for loans opened at the credit union after 2/12/2026 or any loan financed at a car dealership and held by R-G.

This update reflects changes to how returned payments are processed. If you have questions about your loan or payment options, our team is always here to help.

SCAMS TO WATCH FOR IN 2026



Even though the year is already underway, scammers are not slowing down.

Fraud attempts continue to evolve, using new technology and tactics to trick people into giving up money or personal information. According to AARP, several scams are expected to remain especially common this year. These include:

- Impersonation scams, where criminals pretend to be government agencies, financial institutions, or companies.
- Investment and cryptocurrency scams promising quick profits with little risk.
- Tech support scams, where someone claims there is a problem with your computer or account.
- Online marketplace scams involving fake sellers or buyers.
- Romance scams, where fraudsters build trust online before asking for money.

A good rule of thumb: legitimate organizations will never pressure you to act quickly or ask for sensitive information unexpectedly.

Want to learn more? Scan the QR code to read AARP's full article, "Five of the Biggest Scams to Watch for in 2026," and learn how to protect yourself and your family.

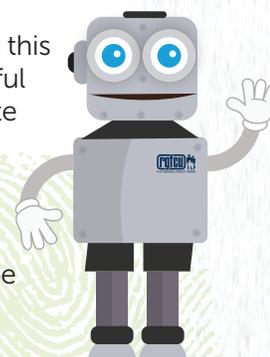


THANK YOU FOR JOINING US



Thank you to everyone who attended this year's Annual Meeting. It was wonderful to gather, share updates, and celebrate another year of serving our members and community together.

We appreciate you taking the time to be part of the evening, and we hope you'll join us again next year!



THE CREDIT MISSION

Article By Dawn Perkins,
R-G FCU Director of Credit Administration.



MISSION: Holiday Overspending Recon & Your Tactical Options

Financial Readiness — How Your Credit Union Helps You Execute a Winning Budget

Every successful mission starts with a solid plan—and achieving financial stability is no different. Whether you're preparing for the unexpected, pursuing long-term goals, or gaining control of daily expenses, your credit union stands ready as your strategic partner. Budgeting becomes your tactical mission, and your credit union serves as your command center.

Operation Planning: Customized Financial Strategies

Every mission begins with reconnaissance, and your budget starts with gathering intel. Your credit union provides personalized guidance to help you map your financial terrain. Our trained team assists with:

- Assessing your “financial battlefield”
- Identifying risk zones like high-interest debt
- Setting SMART goals—your mission objectives
- Building a budget strategy tailored to your needs

With us by your side, you never navigate the mission alone.

Reinforcements for Credit & Debt Challenges

Every mission encounters obstacles. If yours involve credit issues or debt, your credit union offers critical support. Credit-builder loans, consolidation options, and coaching help rebuild financial defenses and improve cash flow. Lower rates and fewer fees ensure more of your money fuels future operations.

Training & Education: Strengthening Your Financial Readiness

Preparation builds confidence. Your credit union provides ongoing education through:

- Free online learning at www.rgfcu.com (Manage-> Tools -> Financial Education). See more details below.
- Interactive tools and calculators
- Working with an R-G FCU staff member.

These resources act as continuous training drills, keeping you sharp and ready.

Free Financial Education with KOFE

Financial readiness is our mission, and that includes easy access to high-quality education. We offer free online resources covering budgeting, credit building, and debt management. Through our partnership with KOFE (Knowledge of Financial Education), members gain access to expert-led modules, coaching, videos, and interactive courses available 24/7. Whether you beginning your budgeting mission or fine-tuning your strategy, these tools keep you informed and empowered.

Tools & Resources: Your Financial Gear Pack

No mission succeeds without the right equipment. Your credit union provides low-cost, high-efficiency tools that keep you mission-ready:

- Automatic savings transfers
- Low-fee accounts
- Mobile apps and spending trackers
- Alerts and notifications, such as debit card spending notifications and low balance alerts.

These tools strengthen financial discipline, much like routines that keep service members mission-capable.

Mission Success: Long-Term Stability

Every mission has a purpose. In budgeting, the goal is long-term financial security—buying a home, preparing for emergencies, supporting your family, or planning for retirement. Your credit union walks beside you at every stage, offering the tools and support needed to accomplish each objective. With the right plan and the right partner, financial readiness is within reach. Your credit union is proud to help you complete every mission and secure victory for your financial future.

UPDATE YOUR CARD SETTINGS BEFORE YOU TRAVEL

Heading out of town as the weather turns? Before you leave, take a moment to check your card settings. With R-G Card Command, you can manage your debit and credit cards right from your phone. Set location controls, turn cards on or off, and receive alerts when your card is used.



If you're traveling to a new area, updating your settings can help ensure your transactions go through smoothly while still protecting your account. Log in to Mobiliti mobile banking to access Card Command and manage your card anytime, anywhere!

Carrier message and data rates may apply.

COMMUNITY SPOTLIGHT

Our team has been busy staying connected with the communities we serve. From supporting local events to volunteering alongside incredible organizations, we're proud to play a small part in the work happening across our region. Here are a few of the ways we've been involved lately:

Night to Shine KC

We were honored to sponsor this unforgettable event celebrating individuals with special needs. Our team helped pack gift bags, assisted with event setup, and served throughout the evening alongside the Tim Tebow Foundation and other volunteers.

Missouri Day at the Capitol

Members of our team traveled to Jefferson City to connect with lawmakers and advocate for policies that support financial well-being for Missourians and the communities we serve.

Don Bosco Center Mouse Races Fundraiser

Some of our staff volunteered at this fun-filled fundraiser, helping support programs that benefit local youth and families.



You Matter Belton Day

We joined the Belton community to spread positivity and connection during this meaningful event, reminding everyone that they matter.

Bel-Ray Sunrise Lions Club Chili Cookoff

Our team stopped by to support this community event benefiting the Ray-Pec C.A.N. and Belton BackSnacks programs, which help students facing food insecurity.

Warrensburg Chamber of Commerce's Masquerade

The evening brought the community together for a fun night of mystery, masks, and connection while celebrating local businesses.



upcoming HOLIDAY CLOSINGS

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

Memorial Day
Monday, May 26

Juneteenth
Thursday, June 19

Independence Day
Saturday, July 4



Please plan to conduct any in-person transactions in advance or when we reopen the next business day. You can still check balances, view transactions, transfer funds, pay bills, and more by logging into online banking on our website or by using the R-G mobile app.

FEATURED DIVIDEND RATES

Rates effective as of April 1, 2026

MONEY MARKET ACCOUNT	Rate	APY*
\$10,000+	3.20%	3.25%

PREMIER CHECKING	Rate	APY*
Any balance (if qualifications are met)	2.00%	2.00%
If qualifications not met	0.01%	0.01%

TERM SHARE ACCOUNT	Rate	APY*
6 Mos. (\$500+)	3.22%	3.25%
12 Mos. (\$500+)	2.97%	3.00%
24 Mos. (\$500+)	2.72%	2.75%
36 Mos. (\$500+)	2.47%	2.50%
48 Mos. (\$500+)	2.23%	2.25%
60 Mos. (\$500+)	1.98%	2.00%

PREMIER TERM SHARE ACCOUNT	Rate	APY*
6 Mos. (\$100,000+)	3.69%	3.75%
12 Mos. (\$100,000+)	3.45%	3.50%
24 Mos. (\$100,000+)	3.20%	3.25%
36 Mos. (\$100,000+)	3.05%	3.10%
48 Mos. (\$100,000+)	3.10%	3.15%
60 Mos. (\$100,000+)	3.14%	3.19%

SMART SAVERS CLUB	Rate	APY*
Any balance	0.75%	0.75%

*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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