

The RESOURCEFUL GUIDE SUMMER 2024



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

A WARM WELCOME TO STEVE DEERE as Our New President and CEO

As we embrace this exciting new chapter together, we first want to express our heartfelt appreciation to Joye Conklin for her steadfast leadership and dedication. Joye has been a guiding light for over 29 years at R-G and President/CEO since 2016, enhancing our services and strengthening our community ties. As she prepares for retirement, we celebrate her lasting impact and thank her for setting a high standard of genuine care and commitment.

We are thrilled to introduce Steve Deere as our new President and CEO. Steve, a familiar face who has been with us since 2012, embodies our values of real service and community strength. His role as Chief Financial Officer saw significant advancements in our credit union, from technological enhancements to strategic growth initiatives.

Steve is passionate about continuing our mission to empower your financial journey. He shares, "It's an honor to lead R-G into the future. Building on the solid foundation Joye established, I am committed to our members' needs and to advancing our mission with

energy and compassion. We will continue to innovate while keeping the close-knit community spirit that makes our credit union special."

Looking ahead, Steve is eager to introduce new ways to serve you better, ensuring that R-G Federal Credit Union remains a trusted partner in your financial well-being. His vision includes expanding our services and further engaging with our community to provide solutions that truly make a difference in your lives.

Please join us in warmly welcoming Steve as he steps into this role. Thank you for being a vital part of our community. Here's to a bright future and to achieving great things together!



CONGRATULATIONS TO
JOYE ON HER RETIREMENT



UNDERSTANDING THE PITFALLS OF DEBT SETTLEMENT COMPANIES

At R-G, we know that managing debt is a challenging journey, and we're here to guide you through it with real and genuine support.

Many of our members have considered the path of debt settlement companies, attracted by the promise of a quick fix. However, it's important to understand that these routes can negatively impact your credit score and often involve hefty fees.

To navigate these challenges, we've partnered with Consolidated Credit, a reputable credit counseling agency, to offer you confidential and compassionate support.

Their services include:

- Free budgeting assistance
- Customized debt management plans
- Creditor negotiations: work to lower interest rates and consolidate payments, making your financial load lighter.

Discover more about how Consolidated Credit can empower your financial journey on our Financial Education page. Feel free to reach out directly at 844-766-6675 to explore your options further.

In addition to partnering with Consolidated Credit, we provide free access to KOFE (Knowledge of Financial Education), ensuring you have the resources to make informed, smart financial choices.

Remember, R-G is more than just a financial institution; we're a community. Whether times are good or challenging, we're here by your side. If you have any questions or need assistance, don't hesitate to contact us. Together, we're on this journey to financial wellness.

Warm regards,

Dawn Perkins

Recovery Manager, R-G Federal Credit Union

SUMMER AUTO LOAN SPECIAL



Finance or refinance your vehicle with R-G before September 30 and enjoy 1% cash back* and a 1% rate reduction!**

This summer, when costs typically rise from travel and entertainment, our special can help manage both short-term expenses and long-term savings.

Benefits for You:

- **Secure 1% of your loan amount back in cash, up to \$750.*** This bonus is quickly credited to your R-G savings account just one business day after your loan closes.
- **Enjoy a reduced interest rate, starting as low as 4.79% APR**** for auto loans up to 36 months. Lower rates mean lower monthly payments, helping you save more over the life of your loan.

Why Choose R-G?

- **Customized Service:** Our team is here to provide personalized loan solutions that fit your financial life.
- **Flexible Loan Terms:** We offer a variety of terms to ensure your loan payments are manageable.
- **Efficient Pre-Approval:** Speed up the car buying process with pre-approval that lets you know what you can afford right away.

Simplify Your Car Buying Experience

Don't forget to visit our Car Buying Center online, where you can shop for and finance your vehicle in one convenient place. It's an easy way to compare models, make informed decisions, and secure financing—all without leaving your home.

Take Action!

Start your pre-approval process today and enjoy the summer with a little extra in your pocket. Drive into summer with confidence and savings from R-G—where your financial journey is always in good hands!



*1% Cash Back: Receive up to 1% of the amount of your auto loan back in cash, up to \$750. Minimum loan amount is \$5,000. Cash back will be credited to your RGFCU Savings Account within 30 days after the date first payment is made.

**Rate Discount: APR=Annual Percentage Rate. Rates as low as 4.79% after 1% rate reduction for auto loans 36 months. Payment example: \$746.92 for \$25,000 loan at 36 months and 4.79% APR. Actual rate and repayment terms you receive are based on collateral, loan term, and individual credit score/history and may be higher than 4.79% APR. Offer ends September 30, 2024. Offer may not be combined with any other offer.

All offers: Standard credit collateral underwriting guidelines apply. Existing RGFCU auto loans are not eligible for refinancing under this program. Additional terms and restrictions apply. Rates, terms, and conditions may change. All loans are subject to credit approval.

SECURE SUMMER TRAVELS

Planning a summer getaway? Remember to call us at (816) 783-5900 with your travel plans and dates, especially if you're traveling internationally. We're not trying to crash your trip, but we want to ensure your debit and credit cards are protected from potential fraud and verify that any transactions coming through from locations outside your homebase are legitimate. By informing us in advance, we'll keep watch over your finances while you enjoy your vacation.

Traveling within the U.S.? Access R-G CardCommand directly from our Mobiliti mobile banking app and add your own travel notes!



SATURDAY SERVICE UPDATE AT OUR BELTON BRANCH

Starting June 1, our Belton branch has transitioned to a new Saturday service format. While the lobby is now closed, our drive-thru is fully operational with Interactive Teller Machines (ITMs) from 9:00 a.m. to Noon.



Meet Your Solutions Center Heroes

The same dedicated team you trust over the phone is now ready to assist you through our ITMs. It's your familiar R-G crew, serving you with a smile and ensuring your banking is handled with the same care and precision.

Personal Touch in Every Transaction

Experience the warmth of our team from the comfort of your car. Each ITM transaction is personally handled by our Raymore office staff, making your experience as friendly and efficient as ever.

Full Range of Services at Your Fingertips

Our ITMs offer a wide array of banking services to ensure you can accomplish all your financial tasks with ease:

- **Cash Transactions:** Withdraw and deposit cash.
- **Check Transactions:** Deposit checks, get cash back, and make payments.
- **Account Management:** Transfer money between accounts, update contact information.
- **Payments:** Make loan, credit card, and mortgage payments using cash, check, or transfer.

Banking with Familiar Faces

Enjoy easy and personal banking every Saturday. Our ITMs mean you're greeted by the friendly faces you know, making your weekend banking quick and enjoyable. Our promise? A seamless experience every time.

Remember, you can apply for loans 24/7 online from the comfort of your own home, so feel free to start a loan application whenever it suits you.

We're here to empower your financial journey with every interaction, ensuring you feel supported and connected, no matter how you choose to bank with us. Our team is just a screen away, ready to help with a smile, ensuring your Saturday banking is convenient and familiar.

SECURE YOUR CREDIT THIS SUMMER WITH CREDIT SENSE

Planning summer adventures? Ensure your financial health is also on vacation mode with Credit Sense, offered free to all R-G members. This service allows you to monitor your credit score daily without impacting it, giving you peace of mind whether you're traveling or enjoying a staycation.

Real-Time Alerts for Constant Security

Enroll in Credit Sense for immediate access to your credit score and real-time monitoring alerts. These alerts keep you informed of any significant changes or suspicious activities, allowing you to stay vigilant and proactive about your financial security, no matter your location.

Tools to Empower Your Financial Journey

Credit Sense provides more than alerts:

- **Credit Education:** Understand factors affecting your credit and how to improve it.
- **Credit Score Simulator:** See potential impacts of various financial decisions.
- **Personalized Insights:** Receive tailored advice to optimize your credit health.

Get Started Now

Sign up for Credit Sense through online/mobile and enjoy a secure financial season. It's easy, fast, and lets you focus on enjoying your summer, knowing your credit is looked after.

upcoming HOLIDAY CLOSINGS

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

- Thursday, July 4 – Independence Day
- Monday, September 2 – 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.

CONGRATULATIONS TO OUR SCHOLARSHIP WINNERS

We are proud to announce the recipients of our annual scholarship program, Levi W. from Knob Noster and Avery P. from Blue Spring South.

These high school students have each been awarded \$1,000 in recognition of their achievements. Congratulations to Levi and Avery for their impressive accomplishments! We also want to thank all the students who applied for this year's program. Your dedication to education is truly commendable.



COMMUNITY CORNER

We proudly served as a sponsor for the Belton Missouri Police Department's golf tournament supporting the DARE/Too Good Program for Belton students. Our team had a great time!



Fun was had by all at the Knob Noster Fair! The R-G team participated in the parade and tossed out candy.



FEATURED DIVIDEND RATES

Rates effective as of July 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