

The RESOURCEFUL GUIDE SUMMER 2025



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

ARE CREDIT CARD POINTS REALLY WORTH IT?

Summer can get expensive. Vacations, weddings, and graduation gifts all add up. Many people use credit cards to help pay for these things, and some cards give you points or rewards when you spend money.

But here's something many people don't know:

Most of those cards charge very high interest rates, often more than 25 percent. That means if you don't pay your card off right away, you could end up paying much more than you expected. That "free" flight or cashback might not be so free after all.

How Interest Works

When you do not pay your full balance, the credit card company adds interest. That means they charge you extra money every day. Over time, this can really add up. For example, if you spend \$3,000 over the summer and carry a balance on a card with 25 percent interest, you could pay hundreds of dollars just in interest. That money could be used for other important things.

A Smarter Way to Pay

R-G offers a better option. Our Visa® credit card is made to help you save money, not spend more.

*APR = Annual Percentage Rate. Rate as low as 8.75% APR is based on creditworthiness and subject to change. Balance transfers are subject to credit approval. No balance transfer fee applies to transfers made at the time of application or upon approval. Other fees may apply. There is no annual fee, no foreign transaction fee, and no fee for balance transfers. However, fees may apply for certain activities, including cash advances, late payments (up to \$25), and returned payments (up to \$25). See the full Visa® Credit Card Agreement and Disclosure for complete terms and conditions. Membership eligibility required. Federally insured by NCUA.

HERE'S WHAT YOU GET

- Rates as low as 8.75% APR* (based on your credit)
- No annual fee
- No balance transfer fee
- No foreign transaction fees



If you already have an R-G credit card, use it for summer spending or consider moving balances from higher-rate cards. If you don't, now's a great time to apply and start saving.

Real Savings, Real Support

We understand that life happens. Whether you're planning a trip, covering family costs, or just trying to stay on top of your finances, your credit card should work for you—not against you. As your credit union, we're here to offer solutions that are grounded in honesty, care, and respect.

**You deserve a credit card that puts
your financial well-being first.**

Learn more or apply today!



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COMMUNITY CORNER:

Spring Highlights

This spring, R-G was proud to be out in the community, connecting with members, supporting great causes, and celebrating the people who make it all possible.

Food Truck Friday

We joined the fun on June 20 at Memorial Station in Belton with live music, tasty food, and a great night on the lawn.

Golfing for Good Choices

We supported the 33rd Annual Golfing for Good Choices Tournament, encouraging positive decisions for local youth.



Knob Noster Fair

It was an honor to take part in this hometown favorite and connect with our neighbors in Knob Noster.



Employee Appreciation Night

We celebrated our amazing R-G team with a night at the Royals game. It was a great time with an even greater crew.

Night of Hope Gala

We were honored to attend Heart-n-Hand Ministries' Night of Hope Gala and support their life-changing work in the community.



Belton Education Foundation

Through our 2025 sponsorship, we are helping to enrich learning and inspire students in the Belton School District.



Cass County Walk for Health

Team R-G hit the streets to raise funds for the Cass County Dental Clinic, helping provide care to children, teens, and expectant mothers.

Bloom International Hygiene Drive

We hosted a donation bin at our Belton branch, collecting essential hygiene items for families in need.



READY FOR A NEW RIDE?



Thinking about buying a car? Now's a smart time to act. Prices are still stable, but they may not stay that way for long. Whether you're shopping new or used, our Online Car Buying Center makes it easier to find the right car and the right loan—all in one place.

Shop Smarter, Not Harder

With our Online Car Buying Center, you can:

- Browse thousands of vehicles from preferred dealers
- Compare prices, features, and payment options
- Save your favorite cars and track your search
- Get pre-approved before you shop

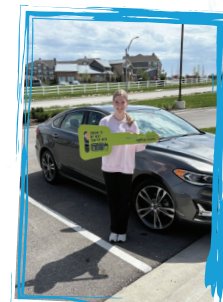
It's your all-in-one car shopping hub, designed to save you time and money.

Financing That Puts You First

Unlike dealership or manufacturer "specials," R-G financing is flexible, straightforward, and built around your needs, not a sales pitch.

You'll get:

- Competitive rates and terms
- No hidden fees or fine print
- Pre-approval power before you step on the lot (so you can negotiate like a boss!)



Make Your Move

Start your search today at rgcarbuying.com and experience the difference of shopping with your credit union. It's the smarter, simpler way to buy your next car.



HONORING TWO BELOVED MEMBERS OF THE R-G FAMILY

Our people are at the heart of everything we do at R-G. This summer, we recognize two individuals whose contributions helped shape who we are.

Celebrating Tammy's Next Chapter

After more than 17 years of dedicated service, Tammy retired from R-G in June. Known for her kindness, patience, and bright smile, she made every member feel like family. Tammy's positive spirit and care for others made a lasting impact.



Remembering Paul J. O'Brien

We are saddened to share the passing of Paul J. O'Brien, who served on R-G's Board of Directors for 18½ years, from October 2006 through March 2025. Paul will be remembered for his steady leadership, heartfelt dedication, and care for our members and community. We hold his family and loved ones in our thoughts.

MORE OPTIONS, MADE FOR YOU

At R-G, we listen to our members. That's why we're excited to share that new checking account options are on the way, built around the feedback we've heard from our membership.

Whether you're looking to earn cash back, grow your balance with a competitive rate, or just keep things simple, you'll soon be able to choose the account that fits your life. More details are coming soon, so stay tuned.

AN EASIER WAY TO SAVE

We're also updating one of our savings options. The Smart Saver Account is evolving into the new Smart Savers Club Account, launching in early July.



Smart Savers Club Account, launching in early July.

This new version gives members:

- No opening deposit requirement
- No withdrawal limits or fees
- Higher dividends on all balances
- Easy transfers through Online Banking and Mobiliti

It's a better way to build savings—flexible, rewarding, and designed with your goals in mind.

We're proud to offer products shaped by our members. Because at R-G, your voice truly matters.

IS THAT REALLY FROM R-G?

Here's how to tell.

Scam texts are becoming more convincing, and unfortunately, R-G has seen a few recently. Some messages even use our name or mimic our tone to trick members into giving up personal information. These types of scams are on the rise at credit unions nationwide, which is why it's more important than ever to know how to spot a fake.

Here's how to tell if a text is not from us.

- 1 We will never ask for private info by text**
If a message asks for your card number, online banking password, or Social Security number, it is a scam. We already have your information. We will never ask you to text it to us.
- 2 We do not send scare tactics**
Scam texts often say things like: "Your account is locked. Click now to unlock it." or "Unusual activity detected. Respond right away." These messages are meant to make you panic and click. If there is ever an issue with your account, we will contact you in a secure and calm way.

- 3 Check the details**
Look closely at the text: Does the phone number look unfamiliar? Is the link slightly off, like rgfcu-security.com instead of rgfcu.com? Are there typos or strange wording? Scammers often create fake websites that look real but have small changes. If anything seems off, don't click. Call us at 866-852-6478.

WHAT TO EXPECT FROM A REAL R-G MESSAGE

If we ever send a text (like a transaction alert), it will be short, professional, and never ask for personal information. You'll recognize the number or the style of the message.

Quick Checklist:

Is It Really R-G?

- Asking for private info? **Not us**
- Sounds urgent or scary? **Not us**
- Link looks strange or almost right? **Not us**
- Feels off in any way? **Call us to check**



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THE CREDIT MISSION

WHY A DIVERSE ARSENAL OF CREDIT TYPES BOOSTS YOUR SCORE

By Dawn Perkins, R-G FCU Recovery Manager



If you're on a mission to build elite-level credit, you've got to know the lay of the land. It's not just about paying on time and keeping your credit card balance in check...those are your basic drills. To earn your stripes and hit that top-tier credit score, you need a strategic mix of credit types in your financial arsenal.

Credit mix accounts for about 10% of your FICO score. That may not seem like a big number, but in the credit game, every advantage counts. It could be the difference between a "maybe" and a "mission accomplished" when you apply for a mortgage, car loan, or even security clearance.

Here's your tactical breakdown:

Mortgage: This is the heavy artillery of your credit file. Managing a mortgage shows you can manage long-term, high-value debt with precision and discipline.

Credit Cards: These are your revolving credit types. Keeping your utilization at 30% of your card limit and making on-time payments shows you're not just spending, you're commanding your resources wisely.

Loans: Whether it's a car loan, student loan, or personal loan, these fixed-term debts are the boots-on-the-ground soldiers showing you can commit to regular, reliable payments.

Lenders look for a mix of credit types to see how well you manage different responsibilities. You don't need to open new accounts just to diversify. Focus on using what you have wisely. Paying down loans and using credit cards responsibly shows you are in control. Strong credit is built through consistency, care, and smart decisions over time.

Bottom line? A solid mix of credit types proves you're battle-tested and credit-worthy. Keep your credit balanced, your payments timely, and your mission focused, and you'll be earning those financial medals in no time. Ask us how we can help!

TRAVELING THIS SUMMER?

Heading out of town? Call us at (816) 783-5900 to help protect your cards, especially if you're traveling abroad.

Staying in the U.S.? Use CardCommand in our Mobiliti app to manage your card and add travel notes.

Shared Branching Tip: Out-of-state locations will require IDCheck, a quick identity verification step to keep your account secure. You will need to visit verify.coop.org, enter your info, snap your ID and a selfie, and get a code for the teller.

CONGRATULATIONS
Scholarship Winner!
Audrey W.



FOR MORE REALLY GOOD NEWS:
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upcoming
HOLIDAY CLOSINGS

Our branches will be closed:

- July 4 – Independence Day
- September 1 – Labor Day

Even when we're closed, you can use Online Banking or the Mobiliti app Access ATMs, or call Audio Banking at (800) 323-5654

FEATURED DIVIDEND RATES

Rates effective as of July 1, 2025

SMART SAVERS CLUB	Rate	APY*
Any balance	0.75%	0.75%
TERM SHARE ACCOUNT		
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		
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%
HOLIDAY CLUB		
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.