

The RESOURCEFUL GUIDE



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

5 TIPS FOR COLLEGE STUDENTS TO PREVENT IDENTITY THEFT

If you're in college or have a child attending college, identity theft is probably the last thing on your mind. However, if a college student is a victim of identity theft, they can run into big problems – not only now, but also later. That's because identity theft can affect a student's credit rating and ability to qualify for credit cards or a car loan. And credit ruined by an identity thief can stand in the way of a college graduate's eligibility for a mortgage loan down the road. Future employers may even change their minds about hiring after running a background check if someone opened credit accounts under the college student's name, ran up a bunch of debt and then never paid up. Taking precautions now, however, reduces a college student's chances of graduating into a world of identity theft.

1

Shun school mailboxes

Instead of getting your mail delivered to a dorm or apartment, consider other options. School mailboxes are not always secure and often can be accessed easily in a dorm or apartment, according to the Better Business Bureau (BBB). Instead, have mail that contains sensitive personal information such as your Social Security number, credit card and bank accounts or student loan correspondence delivered to a post office box or a parent's address.

2

Don't lend your credit or debit card to anyone

When you're busy studying for a big exam, it might be tempting to hand a college roommate your credit or debit card to shop for groceries or pick up takeout. That may be more convenient for you at the time, but giving access to your credit card or debit card number to another person – especially someone you only recently met at school – can make you an easy target for identity theft.

3

Store important documents safely

Keep your Social Security card, bank and credit card statements, passport and other documents that contain sensitive personal information that someone could use to open unauthorized credit accounts under your name stored in a secure location, such as a locked file cabinet. Protect laptop and other device files from prying eyes by requiring a password to open.

[ARTICLE CONTINUED INSIDE](#)

CASS COUNTY COMMUNITY HEALTH FOUNDATION

R-G employees proudly participated in the Cass County Community Health Foundation's 27th Annual 5K for Health. An annual event for the credit union, this year was once again in-person after being conducted virtually in 2020. Overall support from this event led to nearly \$67,000 being raised to benefit local children through the Cass County Dental Clinic.



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4

Review your account statements

Even if you're busy with your studies, school and other activities, take time to review your credit and debit card statements, looking closely for any suspicious activity. Watch for unauthorized transactions, even small ones. "The sooner you identify any potential fraud, the less you'll suffer in the long run," says the BBB.

5

Check your credit report regularly

Did you know that reviewing your credit report regularly is one of the best ways to spot identity theft? That's because when someone opens an unauthorized account under your name, the account appears on your credit report. Also keep an eye out for any "hard inquiries," where a creditor pulled a copy of your credit report in response to a credit application listed. You should check your credit report at least once a year. Usually, you can obtain one free credit report from AnnualCreditReport.com or the three major credit bureaus a year. Due to the COVID-19 pandemic, however, all three credit bureaus are now offering one free credit report a week through April 20, 2022.



JOIN US IN PERSON FOR MONTHLY EDUCATIONAL WEBINARS!

Each month from 12:00 - 1:00 p.m. CST we'll air our KOFE webinars live in our Knob Noster and Whiteman branch conference rooms. Come join your fellow members for these educational seminars and ask our team any questions you have after the event!

Remainder of 2021 Webinar Schedule:

- October 13, 2021 - 2021 Holiday Survival Guide
- November 10, 2021 - Helping Those Who Serve: First Responders and the Military
- December 8, 2021 - Making the Most of the Gig Economy



CALLING ALL APPLICANTS



The R-G FCU Board of Directors has four positions open for election this year. Persons that are interested in becoming candidates for any of the positions are advised to apply to the Nominating Committee. Applications should identify the position being sought and must include a brief statement of qualifications and biographical data (100 words or less) to be provided to the membership at the time ballots are distributed. APPLICATIONS FOR CANDIDATES MUST BE RECEIVED BY THE NOMINATING COMMITTEE NO LATER THAN NOVEMBER 3, 2021.

The Nominating Committee will advise all those members who apply for positions by NOVEMBER 22, 2021 as to whether or not they have been nominated. Nominations may also be made by petition. Persons wishing to use the Petition procedure must file their petitions with the Secretary of the Credit Union by DECEMBER 22, 2021. Petitions for nomination must contain signatures of at least 1% of the membership and must be accompanied by a signed certificate from the nominee stating that he or she is agreeable to the nomination and will serve if elected.

Petitions MUST also be accompanied by a brief statement of qualification and biographical data (100 words or less) which will be published and mailed out with the ballot. Applicants who are not nominated by the Committee may use the petition procedure through the Secretary, provided they comply with the petition procedure outlined above.

ALL BALLOTING WILL BE BY MAIL. BALLOTS MUST BE RECEIVED BY THE ELECTION TELLERS NO LATER THAN MARCH 18, 2022. No nominating or balloting will be permitted at the Annual Meeting, scheduled for MARCH 24, 2022 at a location to be later determined. The results of the balloting by mail will be announced at the Annual Meeting. Applications for the positions on the Board of Directors should be addressed to:

R-G Federal Credit Union
Attn: Nominating Committee
421 Remington Plaza Court
Raymore, MO 64083

REFER R-G AND EARN!

Did you know you can earn \$150 in gift cards* for every new member you refer to R-G?

We make spreading the word (and getting rewarded) easy with our online referral program. Sign up and start sharing about your credit union via email/social media today at rgrefer.com!

TELL YOUR FRIENDS AND
FAMILY ABOUT R-G
Earn up to **\$150***

*R-G FCU reserves the right to change or discontinue the program at any time without prior notice. To receive all incentives, the person being referred must: be referred by an existing RGFCU member, not be an existing RGFCU member, and must not have closed an account within the last 12-months. Both the referring and referred member will receive \$10 when a new share account is opened, \$25 when a checking account with direct deposit is opened, \$100 when a checking account with direct deposit and auto loan or home equity loan over \$5,000 is opened, or \$150 when a checking account with direct deposit, auto loan or home equity loan over \$5,000, and credit card is opened. Upon verification, the bonus will be paid within 60-days; any federal, state, and local taxes are the sole responsibility of the member. Cannot be combined with any other offer. Referring members may receive up to \$500 annually for referrals.

Source: <https://www.bjs.gov/content/pub/pdf/vit16.pdf>

upcoming HOLIDAY CLOSINGS

Our branches will be closed for business on the following dates:

- **Monday, October 11** – Internal Credit Union Training Day
- **Thursday, November 11** – Veterans Day
- **Thursday, November 25** – Thanksgiving
- **Friday, December 24** – Christmas Eve (Closed at 12:00 p.m.)
- **Saturday, December 25** – Christmas Day

Please be sure 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, most recent transactions, transfer funds between accounts, pay bills and more, anytime and anywhere, by logging into online banking (found on our homepage) or by downloading our mobile app for iPhone and Android.

WE'RE HERE TO MAKE CAR BUYING EASY

Considering buying a new or used car but dread spending all day at the dealership? You can save time AND money by using the R-G Car Buying Center - your one-stop shop to shop and finance a vehicle all in one place:

- Compare pricing, add-ons, features, mileage, MSRP, and dealer availability to find your perfect ride. You can even "favorite" vehicles to save for later!
- Access safety ratings and customer reviews.
- Free CarFax report.
- Free NADA vehicle valuations.
- Review your financing options - including rates, payments, and terms, plus finance your new ride start-to-finish online with R-G!
- Not in the market to buy? You can explore the refinance calculator at rgcarbuying.com/refinance to see how much you could save by switching an auto loan financed with another lender to your credit union.

Check out this new member benefit at rgcarbuying.com today!

All loans subject to approval. Membership eligibility required.



REMINDER:

Holiday Club Balances Moving Friday, November 5

The holidays will be here before you know it, meaning Holiday Club Account balances will automatically be moved into checking accounts beginning on Friday, November 5.

Wishing you had some savings automatically coming your way to jumpstart your seasonal shopping? Ask us about opening a Holiday Club Account today by stopping into your nearest branch or calling (866) 852-6478.

FEATURED DIVIDEND RATES

Rates effective as of September 30, 2021

SHARE ACCOUNTS

	APY*
\$100.00 to \$4,999.99	0.01%
\$5,000.00 to \$24,999.99	0.05%
\$25,000.00 to \$49,999.99	0.10%
\$50,000.00 to \$99,999.99	0.15%
\$100,000.00 to \$149,999.99	0.20%
\$150,000.00 to \$249,999.99	0.25%

SMART SAVER

	APY*
\$500.00 to \$4,999.99	0.05%
\$5,000.00 to \$24,999.99	0.10%
\$25,000.00 to \$49,999.99	0.15%
\$50,000.00 to \$99,999.99	0.20%
\$100,000.00 to \$149,999.99	0.25%
\$150,000.00 to \$249,999.99	0.30%

*APY = Annual Percentage Yield. \$100 Minimum balance required to earn APY. Rates subject to change at anytime. See credit union for details

FOR MORE REALLY GOOD NEWS:

866.852.6478 | RGFCU.COM



Federally insured by NCUA

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