

The RESOURCEFUL GUIDE FALL 2025



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

YOUR CHECKING, UPGRADED

Checking should do more than just hold your money.

That's why R-G has launched two new accounts designed to give you more value every time you bank. Whether you want to grow your balance with high interest or earn cash back on daily spending, our new checking accounts make it possible.

What They Both Offer

No matter which account you choose, you'll enjoy:

- Round Up savings that round your purchases to the nearest dollar and move the change into savings automatically.
- Up to \$12 in ATM fee refunds each month
- No monthly service fees

Premier Checking

- Perfect for those who regularly keep higher balances in their account.
- Earn 2.00% APY* (with qualifications met).

Cash Back Checking

- Ideal for students, young adults, or anyone who swipes their debit card daily.
- Earn 3% cash back* on debit card purchases (up to \$15 per month).

Why Switch to R-G?

Big banks may claim to offer "free" checking, but the reality is often hidden fees, balance requirements, and hoops to jump through. At R-G, you get real rewards, fewer fees, and service from people who know you. Ready to make the switch? We'll help you move your checking with ease!

PREMIER
CHECKING

EARN **2.00%** APY

CASH BACK
CHECKING

3% CASH BACK ON DEBIT PURCHASES*

*APY = Annual Percentage Yield. Premier Checking earns 2.00% APY when qualifications are met: 15 settled debit card purchases of \$5 or more, enrollment in eStatements, and direct deposit. Accounts not meeting qualifications earn 0.01% APY. Cash Back Checking earns 3% cash back on debit card purchases, up to \$15 per month, when qualifications are met: 15 settled debit card purchases (any amount), enrollment in eStatements, and direct deposit. If qualifications are not met, no rewards are earned. Both accounts include up to \$12 in nationwide ATM fee refunds per month when qualifications are met and access to Round Up savings. Rates and terms subject to change. Membership eligibility required. Federally insured by NCUA.

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CELEBRATE INTERNATIONAL CREDIT UNION DAY

Join us on Thursday, October 16 as we celebrate International Credit Union Day with credit unions around the world.

This annual event honors the values of community and cooperation that make R-G special. We will have celebrations at our branches, so stay tuned for details on our website, email, and social media. We look forward to celebrating with you!



EXTENDED HOURS AT WHITEMAN AFB

Starting October 1, 2025, our Whiteman Air Force Base branch will be open until 5:00 p.m. (previously 4:00) and will no longer close for lunch.

With these extended hours, the branch now follows the same schedule as our other locations, giving you more time and flexibility to visit when it works best for you.

RECOGNITION YOU CAN BE PROUD OF



At R-G, everything we do comes back to serving you. That commitment has recently been recognized at both the state and local level, and we are proud to share the good news.

Forbes and Fortune have both featured R-G as one of Missouri's leading credit unions, recognizing the value we deliver through competitive rates, fewer fees, and the personal service our members count on.

We were also nominated for Best Credit Union in The Pitch's Best of KC 2025. Thank you to everyone who voted and showed your support. We will find out soon if we have earned the top spot!

We are also proud to share that, according to the Kansas City Business Journal, R-G ranks as the 6th fastest-growing credit union in residential real estate lending in the Kansas City area. This growth reflects the trust our members place in us to guide them through some of life's biggest financial decisions.

These recognitions are a reflection of you — our members — and the trust you place in us. Our team works hard every day to make sure you belong at a credit union you can be proud of.

MAKE A GAME-CHANGING MOVE WITH YOUR SAVINGS

TERM SHARE ACCOUNT SPECIAL

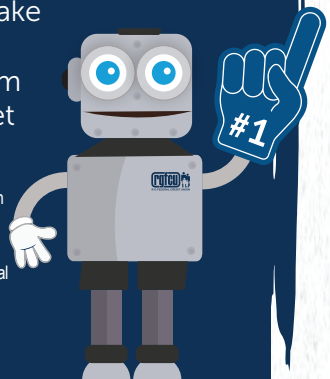
8-MONTHS AT
4.25% APY*

Looking for a smart play with your money? For a limited time, we're offering an 8-month Term Share Account that lets you lock in a winning rate of 4.25% APY!*

With a minimum opening deposit of just \$500, it is easier than ever to get started. This special gives you a strong return in only eight months, making it a great way to securely grow your savings without a long commitment.

Don't miss your chance to take advantage of this high-yield opportunity. Open your Term Share Account today and get in the game!

*APY = Annual Percentage Yield. 4.25% APY for 8-month Term Share Account; other rates and terms available. Dividends paid at maturity. Accounts automatically renew at standard 6-month term unless specified. Minimum deposit \$500. Fees may reduce earnings. Early withdrawal penalties may apply and reduce earnings. APY assumes dividends remain until maturity. Offer subject to change without notice. Some restrictions may apply. Membership eligibility required. Federally insured by NCUA.



HOLIDAY CLUB TRANSFER ON NOVEMBER 1

If you have a Holiday Club Account, your funds will automatically transfer to your checking account on Saturday, November 1, just in time for holiday shopping!

Thinking ahead? Open a Holiday Club Account now and make saving for next year simple. Visit any branch or call 866.852.6478 to get started.

DON'T BE SPOOKED BY YOUR CREDIT SCORE

Your credit score doesn't have to be something to fear. With Credit Sense, you can keep an eye on your credit every day and feel confident about where you stand. This free tool is available in Online and Mobile Banking and makes managing your credit simple:

- Get daily score updates so there are no surprises.
- Receive real-time alerts when something changes on your report.
- See personalized tips to help raise your score.
- Explore exclusive loan offers tailored to you.
- Relax knowing your data is safe because Credit Sense never sells your information.



A TREAT FOR YOU

Sign in to Credit Sense (or enroll for the first time) during October, and you'll automatically be entered to win a \$50 Amazon gift card.* It is an easy way to take charge of your credit and enjoy a little treat along the way.

This season, keep the scary stuff for Halloween. With Credit Sense, your credit score can be one less thing to worry about!

*No purchase necessary. Must be an R-G FCU member in good standing to be eligible. To enter, sign in to or enroll in Credit Sense through Online or Mobile Banking between October 1, 2025, and October 31, 2025. One (1) winner will be selected at random to receive a \$50 Amazon gift card. Odds of winning depend on the number of eligible entries received. Limit one entry per member. Winner will be notified by phone or email within 14 days of the drawing. Amazon is not a sponsor of this promotion. Gift card is subject to the terms and conditions of the issuer. Membership eligibility required. For alternate method of entry, see credit union for details. Federally insured by NCUA.

NEW MODELS ARE HERE, BIG DEALS ARE WAITING

Fall is one of the best times to shop for a car.

With new models hitting the lots in September and October, dealers are eager to move out last year's inventory. That means more room for you to find a great deal on a new or used vehicle.

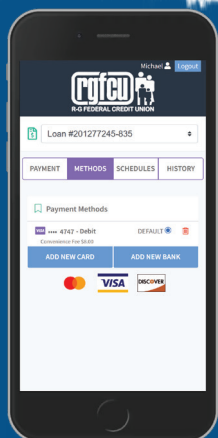
R-G's Online Car Buying Center makes the process simple. You can browse thousands of vehicles, compare prices and payment options, save your favorites, and even get pre-approved before you visit the dealership!

When you finance with R-G, you can count on competitive rates, flexible terms, and no hidden surprises. Plus, pre-approval gives you the confidence to negotiate your best deal.

Start your search today at rgcarbuying.com and experience the smarter way to shop for your next ride.



All loans subject to approval. See credit union for details.



MAKE LOAN PAYMENTS THE EASY WAY WITH MESSAGEPAY

Life gets busy. With MessagePay, you can pay your R-G loan quickly and securely right from a text on your phone. **

When your payment is due, you will get a text reminder with a secure link. Tap the link, choose your payment method, confirm, and you are done. Use your checking account for free, or pay with a debit card for a small convenience fee.

No login. No hassle. Just a simple way to stay on top of your loan, wherever life takes you! Learn more at rgfcu.com or call 866.852.6478.

Federally insured by NCUA. Data rates may apply.

COMMUNITY CORNER: SUMMER HIGHLIGHTS

It has been a busy summer at R-G, and we are grateful for the many ways we could connect with our members and community.

JULY: We proudly partnered with the Whiteman Chiefs' Group to award academic scholarships to two outstanding airmen. Congratulations to Trevor and Greta on this well-deserved recognition of your hard work and dedication! Congratulations also to Dawn Perkins and Elie Graef for becoming Certified Financial Counselors.

AUGUST: On August 15, we sponsored Food Truck Friday at Belton Memorial Park, complete with great food and live music from the Teresa Deaton Band.

Our CEO, Steve Deere, and Accounting Specialist, Michelle Wilson, also joined a panel discussion at Belton School District, where it was announced that a student-run branch will soon open at the high school. We are honored to

continue our partnership with Belton School District #124 to give students real-world learning opportunities in accounting and finance.

We also enjoyed a wonderful evening at the Knob Noster Back to School Block Party, celebrating families and supporting students alongside local merchants and community partners.

SEPTEMBER: Congratulations to April B. (Solutions Manager) and Kim M. (Collections Specialist) on graduating from the 9-month CU Lead program through Cornerstone League. We are also grateful to Jinette F. (Real Estate Manager) for her leadership as a dean supporting this year's program.

Finally, our team had a fantastic time at the Belton Educational Foundation Boots & Bling Gala, celebrating and supporting education in our community.



BOARD OF DIRECTORS: CALL FOR CANDIDATES

The R-G FCU Board of Directors has two positions open for election this year. Persons who 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 26, 2025.

The Nominating Committee will advise all those members who apply for positions by DECEMBER 2, 2025, as to whether 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 JANUARY 5, 2026. 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 agrees 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). 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.

VOTING WILL BE IN PERSON AT THE ANNUAL MEETING. No nominations from the floor will be accepted. The Annual Meeting will take place on MARCH 19, 2026, at a location to be determined. 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

upcoming HOLIDAY CLOSINGS

Our branches will be closed on the following dates:

- Monday, October 13 – Closed for Team Training
- Tuesday, November 11 – Veterans Day
- Thursday, November 27 – Thanksgiving
- Wednesday, December 24 – Christmas Eve (Close at Noon)
- Thursday, December 25 – Christmas Day
- Thursday, January 1 – New Year's Day

Even when our doors are closed, we're always open online.

Use our digital tools to manage your money anytime, anywhere:

- Check balances, transfer funds, deposit checks and more with Online Banking and the Mobiliti App
- Get cash at ATMs
- Use Audio Banking for quick account access

Enjoy the holidays and the convenience of banking on your terms!

FEATURED DIVIDEND RATES

Rates effective as of October 1, 2025

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

FOR MORE REALLY GOOD NEWS:

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