

The RESOURCEFUL GUIDE



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

CELEBRATING OUR NEW HOME: BELTON BRANCH GRAND OPENING EVENT

October 19 was a standout day for R-G FCU. Although we officially opened our new branch in Belton at 400 Towne Center Drive back in June, we chose the meaningful occasion of International Credit Union Day this fall for our celebration. It was the perfect day to commemorate our new location and show appreciation for our valued members.

The day was filled with fun and treats — from sipping cider and munching on donuts to spinning a prize wheel loaded with R-G gifts and gift cards. We wanted to show our thanks in every way we could.

We kept the local vibe going with yummy lunch offerings from the Belton Park and Recreation Food Truck, and the Baked by Bobbi sweets truck came through with delicious cookies for everyone. All day, we handed out R-G swag, so everyone left with a little something. It was our way of saying

"thanks" to all our members who make our credit union so special.



We're so grateful to everyone who spent the day with us. Your support turned our grand opening into a day to remember. Here's to a bright future in our new location, where we'll keep working hard to take care of your banking needs. Cheers to new beginnings and stronger connections in our community!

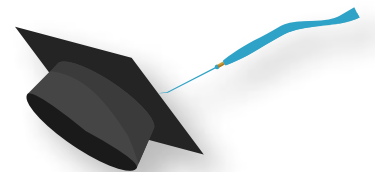
NOW UNDERWAY: R-G'S 2024 SCHOLARSHIP PROGRAM

Great news for students! R-G is offering two \$1,000 scholarships to graduating high school seniors for 2024. Apply now to support your college journey! Submit your application by March 17, 2023, by...

1. Requesting an application from your high school counselor's office;
2. Downloading it from rgfcu.com (under the "About Us" section); or
3. Calling our team at (866) 852-6478 to have it emailed to you.

We're dedicated to helping students achieve their academic dreams in 2024 and beyond and look forward to seeing your applications. Don't miss this chance to enhance your education. The deadline is fast approaching, so act soon!

866.852.6478 | RGFCU.COM



SOCIAL MEDIA SAFETY: PROTECTING YOUR INFORMATION

In the age of digital interactions, social media has become a vital tool for many—in fact, we LOVE interacting with our members through this channel! However, with its many benefits, it also opens avenues for potential fraud. Here are some common social media scams, how to identify them, and steps to ensure your safety.

Common Social Media Scams:

- **Phishing Links:** Scammers often send messages or post enticing stories that lead you to click on malicious links. These links can install malware on your device or lead to fake websites designed to steal your information.
- **Fake Friend Requests:** Fraudsters create fake profiles, mimicking someone you know or attractive strangers, to gain access to your personal information.
- **Lottery & Prize Scams:** You may receive messages that you've won a prize, but you need to pay a fee or provide personal details to claim it.

Identifying Scams:

- **Too Good to Be True:** If something sounds too good to be true, such as unexpected money or prizes, it probably is.
- **Urgent Messages:** Scammers often create a sense of urgency, pressuring you to act fast without thinking.
- **Suspicious Links:** Be wary of shortened URLs or links from unknown sources. Hover over links to see their destination before clicking.
- **Grammar & Spelling:** Watch out for poorly written messages. Many scams originate from non-native English speakers.

Keeping Safe on Social Media:

- **Limit Shared Information:** Adjust privacy settings to limit who can view your profile and be cautious about what you post publicly.
- **Verify Friend Requests:** Only accept requests from people you know and verify any suspicious or duplicate requests.
- **Don't Click Blindly:** Avoid clicking on unfamiliar links or downloading files from untrusted sources.
- **Use Strong Passwords:** Regularly update and ensure your passwords are strong, using a mix of characters.
- **Enable Two-Factor Authentication:** This adds an extra layer of security to your accounts.

Lastly, always trust your instincts. If something feels off, it probably is. Should you come across any suspicious activity linked to your financial dealings, please reach out to us immediately.

WINTER SAVINGS WONDERLAND: DISCOVER OUR TERM SHARE ACCOUNTS

As the winter chill sets in and the new year beckons, it's the perfect time to secure your financial future. We're excited to introduce our Term Share Accounts, designed to boost your savings this season.

Experience the warmth of financial growth with our Term Share Accounts:

- **Better Rates:** Enjoy rates up to an impressive 5.25% APY* for a 12-month term, far surpassing regular savings accounts.
- **Safe and Stable:** Get steady and safe savings with us, away from the ups and downs of the stock market.
- **Community Support:** Keep your funds local, contributing to the strength and warmth of our community's economy.
- **Guaranteed Returns:** Save with us and be sure you'll get back what you expect. You can trust your money is safe and growing.

With our Term Share Accounts, you get to choose how long you want to save - from as short as 6 months to as long as 5 years. It's all about what works best for your money goals. This is a great chance to boost your savings as we start 2024.

Thinking about growing your savings with a Term Share Account? Reach out to us, and we'll help you get set up. Let's work together to make your money stronger this year and beyond!

*APY = Annual Percentage Rate. 5.25% APY for 12-Month Term Share Account; other rates and terms available and will differ from APY listed above. 12-Month Term Share account will pay dividends at maturity and not auto renew. \$500 minimum deposit. Offer subject to change or end at any time without notice. Rate effective 12/22/23. Membership eligibility required. Federally insured by NCUA.

KICKSTART YOUR FINANCIAL HEALTH IN 2024

Happy New Year! Ready to take control of your finances in 2024? Don't forget about our KOFE (Knowledge of Financial Education) platform, offering free, expert resources to help you navigate money management with ease.

With KOFE, you get:

- **Diverse Online Resources:** Explore articles, videos, interactive courses, and more for all your financial education needs.
- **Personalized Financial Coaching:** Get expert advice on budgeting, saving, debt relief, and credit building.
- **Live Monthly Webinars:** Enhance your financial knowledge with our engaging webinars, available in English and Spanish.
- **Live Chat Support:** Immediate access to financial coaches and credit counselors.

Transform your financial future with KOFE. Contact us at (844) 766-6675 for coaching or visit our rgfcu.kofetime.com to start learning today!

UPDATE TO R-G FCU EXPULSION POLICY

The R-G Federal Credit Union Board of Directors recently adopted a bylaw change and policy amendment related to expulsion procedures for federal credit unions. Per The Federal Credit Union Act, Chapter 14, Section 1764, CUP 2232.10, disclosure of these changes is required which can be found below.

Disclosure of Expulsion Policy

We may terminate your membership in R-G Federal Credit Union in one of three ways. The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion. The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union for cause.

Cause is defined as follows: (A) a substantial or repeated violation of your Membership and Account Agreement with us; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to us, including in connection with our employees conducting business on behalf of us.

Before the board votes on an expulsion, we must provide written notice to your mail address (or email if applicable) on record or personally provided the written notice. We must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with us up to date, and to open and read notices from us. Unless we determine to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union.

We will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the credit union, and we may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions.

For additional information on expulsion and a copy of our expulsion policy, see Article XIV of our Bylaws.

WELCOME IN 2024 WITH CREDIT SENSE

Happy New Year! As we step into 2024, it's the perfect time to take control of your financial future. We're excited to help you kickstart this journey with our innovative Credit Sense offering. Understanding and improving your credit score is a New Year's resolution you can't afford to miss!

Demystify Your Credit Score

Understanding the factors that shape your credit score is crucial. With our free Credit Sense service, access your credit score and report easily through our online and mobile banking. It's simple, informative, and convenient.

Educational Resources at Your Fingertips

Credit Sense doesn't just show your score, it helps you improve it. Benefit from educational tips and resources designed to enhance your credit knowledge.

Access Anytime, Anywhere

Your busy life demands flexibility. Credit Sense provides secure, anytime access to your credit information, whether you're at home or on the move.

Step into a Financially Stronger 2024

Enroll in Credit Sense today in our online banking to start building a better credit score. Let's make 2024 a milestone in your financial journey!



upcoming HOLIDAY CLOSINGS

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

- Monday, January 1 – New Year's Day
- Monday, January 15 – Martin Luther King, Jr. Day
- Monday, February 19 – Presidents' Day

Please plan 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, recent transactions, transfer funds between accounts, pay bills, and more, by logging into online banking (found on our homepage) or by downloading our mobile app.

COMMUNITY CORNER:

We're thrilled to announce we clinched first place in the You Matter Belton Challenge! A heartfelt thank you to everyone involved. Special thanks to Johnson Farms Plants and Pumpkins, AFFN, TwoScore, and gira{ph} for their support. Our commitment to local schools and organizations shines brighter with your help. Our Belton and Raymore branches proudly contributed \$1,500 to this vital cause.



In gratitude this Veterans Day, we donated \$1,500 to each VFW Post #8220 and #4195, a gesture of our continued commitment to honor veterans' service.

Santa and Mrs. Claus brought holiday joy to our Belton branch, accompanied by generous food and mitten donations from our community. We also proudly donated \$1,200 to Operation Santa through Casual for a Cause, and both our Belton and Raymore locations served as Toys for Tots collection points.

Our Raymore Operations Center stepped up with a \$1,200 donation to the Belton Welfare Association, and our Belton branch added another \$500.

This contribution reflects our deep commitment to community wellbeing, with appreciation shown by Mayor Norman K Larkey, Sr.



JOIN US FOR THE 2024 ANNUAL MEETING

WHEN:

March 21, 2024, at 6:00 p.m.

WHERE:

Sneads BBQ, 17101 S. Holmes Rd., Belton

HOW TO RSVP:

(866) 852-6478 by Friday, March 8

FEATURED DIVIDEND RATES

Rates effective as of January 1, 2024

SMART SAVER	Rate	APY*
\$500.00 to \$4,999.99	0.20%	0.10%
\$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)	1.15%	1.15%
12 Mos. (\$500 - \$250,000)	1.40%	1.41%
24 Mos. (\$500 - \$250,000)	1.75%	1.76%
36 Mos. (\$500 - \$250,000)	2.00%	2.02%
48 Mos. (\$500 - \$250,000)	1.75%	1.76%
60 Mos. (\$500 - \$250,000)	1.40%	1.41%
PREMIER TERM SHARE ACCOUNT		
6 Mos. (\$100,000 - \$250,000)	3.75%	3.44%
12 Mos. (\$100,000 - \$250,000)	4.00%	4.07%
24 Mos. (\$100,000 - \$250,000)	4.75%	4.86%
36 Mos. (\$100,000 - \$250,000)	5.00%	5.12%
48 Mos. (\$100,000 - \$250,000)	4.75%	4.86%
60 Mos. (\$100,000 - \$250,000)	4.00%	4.08%

*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:

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