

The RESOURCEFUL GUIDE WINTER 2025



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

START 2025 WITH NO AUTO LOAN PAYMENTS FOR 90 DAYS

Kick off the new year with financial flexibility! Refinance your current auto loan from another lender or finance a new vehicle with R-G Federal Credit Union and enjoy no payments for 90 days.*

Why Take Advantage?

- **Post-Holiday Relief:** Ease financial stress with a 90-day break from auto loan payments.
- **Save on Refinancing:** Lower your rate and monthly payment by moving your loan to R-G.
- **Shop and Finance in One Place:** Use our online Car Buying Center to find and finance your next car hassle-free.

Get Started Today:

- 1 **Refinance:** Bring your current loan to R-G to save and skip payments.
- 2 **Buy & Finance:** Browse and secure your loan through our Car Buying Center.

Contact us at **(866) 852-6478**, visit your local branch, or head to rgfcu.com to take advantage of this limited-time offer!

*Interest will continue to accrue during the 90-day no-payment period. All loans are subject to credit approval. This offer is available from January 1, 2025, through March 1, 2025, and may be modified, extended, or discontinued at any time without prior notice. Additional terms and conditions may apply. See credit union for details.

JOIN US FOR THE 2025 ANNUAL MEETING

WHEN: March 20, 2025, at 6:00 p.m.

WHERE: Belton Memorial Station, 602 Maurer Pkwy,
Belton, MO 64012

HOW TO RSVP: (866) 852-6478 by Friday, March 7



Please note that space is limited, so be sure to RSVP as soon as possible!

866.852.6478 | RGFCU.COM



COMMUNITY CORNER: CELEBRATING A SEASON OF GIVING

As we wrap up 2024, we're reflecting on an incredible season of community connection and gratitude. From October through December, R-G Federal Credit Union has been proud to support and celebrate the communities we serve. Here's a look at how we made an impact together:

International Credit Union Day (October 17): We celebrated with our members by offering a chance to win a \$500 Branson Gift Card or one of two \$100 Amazon Gift Cards. Members who visited our branches enjoyed snacks, swag bags, and the spirit of appreciation that makes credit unions so special.

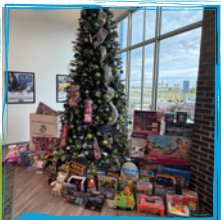


Trunk or Treat Victory: Our team got creative at Knob Noster's annual Trunk or Treat event, winning 1st place! Thank you to everyone who stopped by and made the event spooktacular.

Honoring Veterans: This Veterans Day, we were proud to give back to those who have given so much. With a \$1,500 grant from the Armed Forces Financial Network (AFFN), we donated to the VFW in Knob Noster and Belton, as well as the MO Veterans Home in Warrensburg. These funds helped provide needed supplies and resources. Additionally, just before Thanksgiving, we teamed up with AFFN to surprise veterans and their families at the Belton Commissary with \$1,000 in gift cards—spreading a little holiday cheer and gratitude for their service.



Holiday Giving: The spirit of the season shone brightly at R-G. During our annual employee Christmas party, we collected donations for both Toys for Tots and the Belton Welfare Association, bringing joy to children in need. On December 12, Santa & Mrs. Claus visited our Belton branch, delighting attendees with photos, treats, and holiday fun. Our Santa visit event also raised donations for the Belton Pirate Pantry to support local families during the holidays.



LIMITED-TIME SAVINGS OPPORTUNITY: 7- AND 13-MONTH TERM SHARE SPECIALS

Grow your savings faster with R-G's Term Share Account specials! **Earn 4.67% APY* on a 7-month term or 4.51% APY* on a 13-month term**, both with a low \$500 minimum opening deposit.

Why Choose a Term Share Account?

- **Higher Earnings:** Enjoy rates above standard savings accounts.
- **Flexible Terms:** Pick 7 months for short-term growth or 13 months for a longer return.
- **Peace of Mind:** Funds are federally insured by the National Credit Union Administration.

Act Fast—This Offer Won't Last!

Open your account today at **rgfcu.com**, call **866-852-6478**, or visit your local branch to start growing your savings.

*APY = Annual Percentage Yield. 4.67% APY for 7-month and 4.51% APY for 13-month Term Share Accounts; other rates and terms available. Dividends paid at maturity. Accounts automatically renew at standard 6- or 12-month terms 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.

HAPPY RETIREMENT



Cindy Jones
- 24 years of service



Debra Cornelius
- 6 years of service



NOW OPEN: R-G'S 2025 SCHOLARSHIP PROGRAM

Class of 2025, don't miss your chance to win one of two \$1,000 scholarships to help fund your college journey!

Get Your Application:

1. From your high school counselor.
2. Download it at **rgfcu.com** under the "About Us" section.
3. Call **(866) 852-6478** to request it by email.

Submit your application by **11:59 p.m. CST on March 14, 2025**. Start your path to success today—apply now!

THE CREDIT MISSION

Article By Dawn Perkins,
R-G FCU Recovery Manager



CHECKING YOUR CREDIT REPORT FOR FREE AND UNDERSTANDING THE IMPACT OF DISPUTES

As a financial cooperative, we are committed to helping our members stay informed about their financial health. A key part of this is monitoring your credit report. The Fair Credit Reporting Act (FCRA) entitles you to access your credit report for free once every 12 months from each of the three major credit reporting agencies: Experian, Equifax, and TransUnion.

How to Check Your Credit Report for Free

Through Online Banking or Mobiliti (our mobile banking), you can easily view your credit score, tradelines on your Transunion credit report, receive alerts, and see how R-G FCU can help save you money by refinancing your loan.

To access your full free credit report, visit

AnnualCreditReport.com. This is the only authorized website for obtaining your free reports. You can request one free report from each of the three credit bureaus every year. To keep an eye on changes, consider staggering your requests every four months—to monitor changes throughout the year.

Checking your credit report helps you make sure that the information is accurate and that no unauthorized accounts have been opened. If you spot inaccuracies, it is important to address them promptly. However, disputing items on your credit report can have consequences, so it is important to understand the process and potential impact.

It is important to understand that credit bureau data is not updated in real time; creditors and lenders typically report account activity only once per month. This means that if you bring a loan current today, it will not reflect on your credit report until the lenders submit their next monthly update.

Why Disputes Can Lower Your Credit Score

While filing a dispute to correct an error on your credit report is your right, doing so can temporarily impact your credit score, depending on how the dispute is handled. When you dispute an item, the account in question may be flagged by the credit bureau as “in dispute.”

Disputing a credit bureau item may lower your credit score by about 20+/- point loss unless the disputed item is corrected or removed. While this may seem advantageous, it can backfire.

Additionally, filing too many disputes may raise red flags with lenders and can complicate your ability to secure credit or loans.

Lastly, do not dispute paid-off accounts, even if they have past due delinquencies, because it demonstrates a history of repayment which can positively impact your credit score over time. Disputing them unnecessarily may disrupt this positive narrative and make it harder to build trust with future lenders.

Tips for Managing Your Credit Report:

1. Check your report for errors such as incorrect balances, unfamiliar accounts, or very outdated information.
2. File disputes only when necessary and provide proof of the mistake.
3. Monitor your credit score regularly to see how disputes, overdue payments, etc. affect it.

Taking charge of your credit begins with staying informed and being proactive. If you have questions or need assistance, reach out to us—your trusted partner in financial wellness.



IMPORTANT UPDATE:
FEE SCHEDULE CHANGES
COMING SOON

R-G Federal Credit Union will be updating its fee schedule effective **March 1, 2025**. These changes reflect our ongoing commitment to providing exceptional value while ensuring we can continue to offer the high-quality services our members rely on.

Starting on March 1, you can view the revised fee schedule on our website at rgfcu.com or contact our team directly for more information.

We encourage you to review these updates to stay informed and understand how they may impact your account. As always, our team is here to answer your questions and help you make the most of your membership with R-G FCU. Thank you for your continued trust and loyalty!

upcoming HOLIDAY CLOSINGS

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

- Wednesday, January 1 – New Year's Day
- Monday, January 20 – Martin Luther King Day
- Monday, February 17 – 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 downloading our mobile app.

TAKE CHARGE OF YOUR CREDIT WITH CREDIT SENSE

Your credit score is a key to financial success. With Credit Sense, R-G makes it easy to monitor, understand, and improve your credit—for free!

Why Use Credit Sense?

- **Instant Access:** Check your score and report anytime via online or mobile banking.
- **Smart Insights:** Get personalized tips to build or maintain strong credit.
- **Proactive Alerts:** Receive notifications about changes to your credit report.
- **Secure & Convenient:** Access your credit info safely, wherever you are. Plus, unlike other providers, your credit information is not sold to third parties.

Enroll in Credit Sense through R-G's online banking today—it's free, easy, and built to help you reach your financial goals!

KICKSTART YOUR FINANCIAL HEALTH IN 2025

Happy New Year! Make 2025 your year of financial success with our partner **KOFE (Knowledge of Financial Education)**—your free resource for expert financial guidance.

FOR MORE REALLY GOOD NEWS:
866.852.6478 | [RGFCU.COM](https://rgfcu.com)

KOFE Offers:

- **Online Resources:** Access articles, videos, and tools to simplify money management.
- **Financial Coaching:** Get personalized advice on budgeting, saving, and more.
- **Monthly Webinars:** Join live sessions in English and Spanish to sharpen your skills.
- **Live Chat:** Connect with experts for instant answers.

Start today! Call **(844) 766-6675** or visit rgfcu.kofetime.com to take charge of your financial future.

FEATURED DIVIDEND RATES

Rates effective as of January 1, 2025

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	Rate	APY*
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	Rate	APY*
6 Mos. (\$100,000+)	4.50%	4.59%
12 Mos. (\$100,000+)	4.25%	4.33%
24 Mos. (\$100,000+)	3.75%	3.82%
36 Mos. (\$100,000+)	3.25%	3.30%
48 Mos. (\$100,000+)	3.00%	3.04%
60 Mos. (\$100,000+)	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.