

# The RESOURCEFUL GUIDE WINTER 2026



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

## WHEN IT MATTERED MOST, OUR COMMUNITY STOOD TOGETHER

When the recent government shutdown disrupted paychecks and created real financial strain, many families were left navigating uncertainty. Bills didn't stop, and neither did daily life. Our response to this was simple: show up, remove barriers, and help members through it.

### Help Built on Trust

From day one, R-G offered paycheck loans designed around each member's unique situation. Loan amounts were based on direct deposit, not preset caps, and no credit pull was required. This allowed members to access meaningful support quickly, without added stress or long-term credit concerns.

### More Than One Way to Help

For members who needed additional flexibility, our team also provided loan extensions and Skip-a-Pay

options on existing loans. These solutions helped families stay current, protect their credit, and gain breathing room during a difficult time.

Altogether, R-G helped protect more than \$687,000 in member finances during the shutdown through paycheck loans, extensions, and Skip-a-Pays.

### Why Belonging Matters

Direct deposit and membership are more than conveniences. In moments like this, they become protection. Because members already trusted the credit union with their paychecks, we were able to act quickly and respond with care.

If you have questions about direct deposit or how R-G can support you through life's unexpected moments, our team is always here to help. Contact us today to start the conversation.

JOIN US FOR THE 2026  
ANNUAL MEETING

**WHEN:** March 19, 2026, at 6:00 p.m.

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

**HOW TO RSVP:** (866) 852-6478 by Friday, March 6

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



866.852.6478 | RGFCU.COM





## FINDING THE RIGHT PATH TO PAYING DOWN DEBT



If you're juggling multiple balances or feeling weighed down by monthly payments, the right plan can make a real difference. Paying down debt doesn't have to mean one solution fits all...it starts with understanding your options.

### Three Common Paths to Consider

**Personal Loans:** A good option when you want to simplify multiple balances into one easy monthly payment and create a clear payoff timeline.

**Credit Card Balance Transfers:** Helpful if high-rate credit card balances are slowing your progress. Moving those balances to a lower-rate credit card (like the R-G Platinum Visa® Credit Card with rates as low as 8.75% APR\* and no annual fee) can reduce interest and help you pay down debt faster.

**Home Equity Options:** Best suited for larger payoff plans. These options can offer longer terms and flexibility when used carefully.

### How to Choose What's Right

- Look at the size of your balances
- Consider how quickly you want to pay them down
- Choose a payment that fits comfortably into your budget

We're here to help you understand these options and choose a path that supports your financial well-being, without pressure or judgment. Learn more or apply at [rgfcu.com](http://rgfcu.com), or talk with an R-G team member today.

\*APR = Annual Percentage Rate. All loans subject to credit approval. Rates, terms, and amounts are based on creditworthiness and may vary. Membership eligibility required. Balance transfer amounts are subject to your available credit limit and cannot be used to pay other R-G FCU loans or credit card balances. Home equity loans and lines require acceptable collateral and may incur appraisal, title, or recording fees; property insurance is required and flood insurance may be required. This promotion does not guarantee a lower rate or payment. Contact R-G FCU for details. Federally insured by NCUA. Equal Housing Lender.

## START THE NEW YEAR WITH STRONGER CREDIT



A new year is a great time to reset and refocus on your financial health, and your credit score is a smart place to begin. Whether you're planning a big purchase, paying down debt, or just want to stay informed, keeping an eye on your credit can help you move forward with confidence.

Credit Sense makes it easy for R-G members to track and improve their credit, all at no cost!

### How Credit Sense Helps You Stay on Track

- Check your score anytime through online or mobile banking
- Understand what impacts your credit with clear, personalized insights
- Get alerts when something on your credit report changes
- Keep your information secure, with no selling of your data to third parties

Building good credit doesn't happen overnight, but having the right tools makes it easier.

Credit Sense puts the information you need right at your fingertips so you can make smarter decisions all year long. Enroll today in online banking and take an important step toward a stronger financial future.

## R-G SCHOLARSHIP APPLICATIONS NOW OPEN



R-G Federal Credit Union will award up to three \$1,000 scholarships to graduating high school seniors who are R-G members and plan to continue their education.

Eligible students must be primary members of R-G FCU for at least six months and have a minimum 2.5 GPA.

Apply online by March 6, 2026, or request an application at your nearest branch.

# THE CREDIT MISSION

Article By Dawn Perkins,  
R-G FCU Recovery Manager



## MISSION: Holiday Overspending Recon & Your Tactical Options

If you're looking at your January statements with one eyebrow twitching in full-blown panic mode, you're not alone. And good news: you can bounce back quickly if you act now.

We're here to help every member take control and move forward with confidence. Here are a few tips:

**Stop the Bleeding (AKA: Hit the Pause Button on the Swipe-a-thon).** Post-holiday spending can snowball fast! Hit the brakes on non-essentials for a couple of weeks. This gives your brain room to shift from "celebrate everything" mode to "secure the perimeter" mode.

**Make a Game Plan for the Balances.** List out every card or loan balance you racked up—yes, even the painful ones. Organize them from smallest to largest or highest interest to lowest. Either strategy works; pick the plan you'll stick with. Need help creating a budget? Take advantage of our free online resources on our website under Manage > Tools > Financial Education or reach out to our team. Your top priority: make minimum payments on time.

**Look Out for the Utilization Trap.** High balances relative to your credit limits can drag your score down even if you're paying on time. Aim to bring your card usage below 30%, or 10% if you want elite-level credit fitness.

**Communicate Early if You Feel the Crunch.** If your budget shows signs of distress, don't wait for a full-blown emergency. Contact your creditors and our team early. Collections isn't the enemy; we are your field support team and can often provide tactical options like

extensions, temporary reduced payments, hardship plans, or budget assistance. The key is: don't wait until you're 30+ days past due. At that point, your credit takes a hit, and the account moves into collections processes, which is the opposite of how you want to start the new year.

**Build Your Emergency Cache.** Even a small emergency fund, like \$100 or \$300, protects you from the next surprise expense turning into a financial landmine.

### A Few R-G Tools Worth Knowing About

In addition to the debt payoff options highlighted elsewhere in this issue, R-G offers a few tools that can help members regroup after the holidays and plan ahead.

**Club Savings Accounts:** A smart way to start saving for next year now. Club Accounts help you set aside money throughout the year and make saving more automatic.

**Share Pledge Loans:** Borrow against your savings or CDs while they continue earning dividends. It's a low-rate option that lets you access cash without draining your reserves.

### Final Debrief

Holiday overspending happens. It does not mean you're off mission — it means you regroup, rebuild, and get strategic. With R-G FCU behind you, you've got this, and we're here to help.

## MAKE YOUR CHECKING ACCOUNT WORK HARDER IN 2026

As you plan your financial goals for the new year, your checking account is a smart place to start. Our new checking options are designed to reward everyday spending and help you build better habits without changing how you bank.

### Two New Checking Options at R-G

**Premier Checking:** Built for members who keep higher balances and use direct deposit. Premier Checking lets you earn a competitive APY when qualifications are met, receive ATM fee refunds each month, and grow savings automatically with Debit Card RoundUp.

**Cash Back Checking:** Designed for everyday spending. Cash Back Checking earns cash back on debit card

purchases each month when simple activity requirements are met, with no monthly service fees.

### Why This Matters for the Year Ahead

Earning on your balance, getting cash back on everyday purchases, and saving automatically can add up over time. Choosing the right checking account can support bigger goals like paying down debt, building savings, or feeling more confident month to month.

If making smarter money moves is part of your plan for 2026, your checking account is a great place to begin! Learn more or open an account at [rgfcu.com](http://rgfcu.com), or stop by a branch to talk with an R-G team member.



# COMMUNITY SPOTLIGHT



At R-G, community isn't just something we talk about. It's something we show up for, again and again.

Over the past few months, our team has been proud to support local organizations, schools, and neighbors in meaningful ways. From volunteering time to sponsoring events, every effort reflects our commitment to giving back where we live and work. Here are just a few ways we stayed connected to our community:

Supported local nonprofits through events like **Savor the Flavor, Turkey Bowl, and the Hope Haven Pearls of Hope Gala**, helping raise funds for critical services across our region

Volunteered with organizations like **Cass County Dental Clinic and Heart-n-Hand Ministries**, packing dental kits and Thanksgiving meals for local families

Celebrated **International Credit Union Day** with members and honored the "people helping people" spirit that defines who we are

Partnered with the **Belton Chamber of Commerce** and local vendors for our First Friday Coffee event

Honored veterans through donations to **Honor Flight Network of Kansas City** and the **Missouri Veterans Home**, and celebrated a veteran member closing on a new home

Joined Belton community favorites like **Pumpkin Palooza** and our annual **Santa Meet-And-Greet**, and participated in the **Christmas tree lighting event** at Whiteman AFB.

Continued supporting **local students**, including spotlighting Reggie the Robot, built by a talented student from our local school district

**Thank you to everyone who volunteered, participated, and supported these efforts. Together, we're helping make our community stronger, kinder, and more connected.**

## NEED A LITTLE EXTRA BREATHING ROOM?

R-G members can still take advantage of Skip-A-Pay\*, which allows you to skip one eligible loan payment for a small fee and free up extra cash when you need it. If your loan is in good standing, it's an easy way to create flexibility in your budget without falling behind.

Learn more or submit your Skip-A-Pay request at [rgfcu.com/skip](http://rgfcu.com/skip).



\*Skip-A-Payment is available on eligible closed-end consumer loans; excludes single payment loans, credit cards, home equity, and mortgages. Loans must be in good standing with no delinquencies or negative accounts. Submit requests at least five days before the due date. Skipping a payment extends the loan term by one month and interest continues to accrue. All loan signers must agree to the request. ACH transfers will still process to the linked account. A \$25 fee per loan applies and will be deducted from your designated R-G FCU account. Limit one skip per loan per year, with a maximum of five skips per loan over the lifetime of the loan (including hardship extensions). Federally insured by NCUA.

## upcoming HOLIDAY CLOSINGS

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

**Monday, January 19**  
Martin Luther King Day

**Monday, February 16**  
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.



## FOR MORE REALLY GOOD NEWS:

866.852.6478 | [RGFCU.COM](http://RGFCU.COM)

Federally insured by NCUA. Equal Housing Lender.

## FEATURED DIVIDEND RATES

Rates effective as of January 1, 2026

	Rate	APY*
<b>SMART SAVERS CLUB</b>		
Any balance	0.75%	0.75%
<b>MONEY MARKET ACCOUNT</b>		
\$10,000+	3.20%	3.25%
<b>PREMIER CHECKING</b>		
Any balance (if qualifications are met)	2.00%	2.00%
If qualifications not met	0.01%	0.01%
<b>TERM SHARE ACCOUNT</b>		
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%
<b>PREMIER TERM SHARE ACCOUNT</b>		
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%

\*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.