

# The RESOURCEFUL GUIDE



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

## DON'T LET YOUR 2019 DEBT GET YOU DOWN

### *Start 2020 on the Right Foot!*

While the holidays can be one of the most wonderful times of the year... they can also be one of the most expensive. Don't stress if Santa's elves got a little too carried away this past December; R-G Federal Credit Union can help you get your New Year started off on the right foot!

#### **Consolidate Your Debt:**

If you racked up a lot of debt over the holiday season using a high interest credit card(s) – you've got options. Take advantage of a personal loan to consolidate debt and enjoy affordable payments. Better yet, choose to put your home's equity to work for you with a R-G FCU home equity loan or line of credit. Consolidate your bills, make home improvements, or cover major expenses – it's up to you. Regardless of the

path you choose, rest assured more money will stay in your wallet thanks to our low interest rate. So, leave your high interest credit card debt in 2019 and free up some cash to put towards your New Year's resolutions.

#### **Transfer Your Credit Card Balance:**

You don't need another credit card, you need a better credit card! We're proud to offer our members two great credit cards – the VISA Classic and VISA Platinum. The VISA Classic comes with a low, fixed rate of 12.75% APR\*, while VISA Platinum features a fixed APR of as low as 8.75%\*, which means you'll quickly pay down your balances while improving your credit score. Both credit cards come with no balance transfer, annual, inactivity, or cash

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# YOU'RE INVITED TO THE 2020 ANNUAL MEETING

## WHEN:

Thursday, March 19, 2020 at 6:00 p.m

## WHERE:

Sneads BBQ, 1001 E. 171st St., Belton

## RSVP:

(866) 852-6478 by Friday, March 13, 2020.



## PRODUCT SPOTLIGHT: CREDIT SENSE

*Check your credit without hurting  
your score through Credit Sense*

Our recently-launched Credit Sense product offers members access to their credit score, full credit report, credit monitoring and money-saving opportunities - at no cost to you through online and mobile banking.

**Best of all, checking your score won't change your score.** Credit Sense uses what's known as a "soft inquiry" which doesn't impact your credit score. A "hard inquiry" is what shows up on your credit report and is used by lenders and other decision-makers to extend or deny credit. Too many hard inquiries will lower a credit score, but there are no restrictions on soft inquiries.

Credit Sense automatically updates every 30 days, but you can view and check your score every day by clicking "update". You'll find out how your score has changed over time and see when it goes up or down.

### Ready to sign up?

All you need to get started with Credit Sense is an RGFCU account and access to online banking or mobile banking. It's easy and free!



## APPLY FOR OUR SCHOLARSHIP

As part of our commitment to keeping college expenses affordable, we will be awarding two (2) \$1,000 scholarships to graduating high school seniors.

Submit your completed application by **March 20, 2020**. An application can be picked up at the local high school counselor's offices. If your high school does not have a copy, please contact the credit union at (866) 852-6478 and a member of our team will email you an application.



## THANK YOU

THANKS TO ALL WHO DONATED TO  
OUR TOYS FOR TOTS COLLECTION.



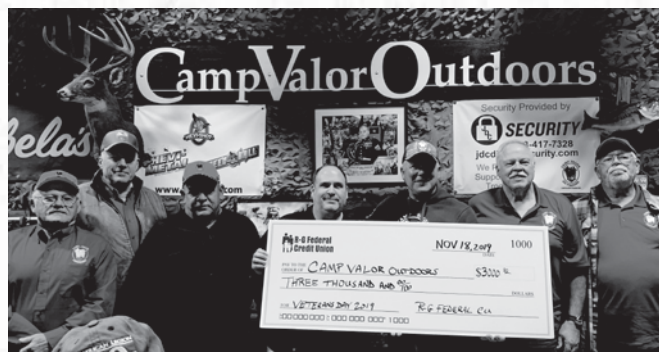
# SUPPORTING VETERANS THROUGH CAMP VALOR OUTDOORS

*Did you know that according to a VA study released in 2013, roughly 22 veterans die from suicide every day, or one every 65 minutes?*

Because we serve those who serve, it's important to us that we give our time and resources to local organizations making positive impact in the lives of veterans. Last Veterans Day, we committed to supporting Camp Valor Outdoors and their mission to end veteran suicide. This donation was made possible by a \$1,500 grant from our partners at the Armed Forces Financial Network that was matched by R-G FCU.

Camp Valor Outdoors seeks to recognize and honor ill, injured, and wounded members of the military (active duty, retired, and veterans) and their families through adaptive and competitive activities such as guided fishing, hunting, shooting, archery, and 4-wheeling. This healing via the outdoors and

connection with fellow warriors is available to all branches of the military from any generation.



**We salute the wonderful work being done at Camp Valor, and thank you – our members – for your support in making this contribution possible.**

## DON'T LET YOUR 2019 DEBT GET YOU DOWN

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advance fees. It's a snow-brainer! Apply for a R-G FCU VISA credit card right from our website and keep more of your hard-earned money in 2020.

### **Get a Jump Start on Your 2020 Holiday Savings"**

If you're the type of person who still has holiday lights up in March, next year's holiday season is probably the furthest thing from your mind. But, it's never too early – or too late – to get a jump start on your holiday savings. If you already contribute to a R-G FCU Holiday Club Account consider increasing your deposit amount or frequency – you can even set up free, automatic

transfers with Payroll Deduction. And, if you're not currently contributing to a Holiday Club, Vacation Club, or other Club Account, now's the time to start! Holiday Club Account savings are paid to you the first Friday in November, while other Club Accounts are not set to transfer automatically, so you control when to withdraw the funds, up to 4 times per year. Save at your own pace, enjoy no monthly service fees or minimum deposit requirements and earn a competitive interest rate.

**We're here to help you achieve your financial goals in 2020 and beyond. Give us a call, visit our website, or stop by a branch to discuss how R-G FCU can help!**

\*APR = Annual Percentage Rate. Your rate may vary based on credit worthiness and other qualifying factors. All loans subject to approval. Terms and conditions apply. Contact the credit union for details.

866.852.6478 | RGFCU.COM



R-G FEDERAL CREDIT UNION

# upcoming HOLIDAY CLOSINGS

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

**Martin Luther King, Jr. Day**  
Monday, January 20, 2020

**Presidents Day**  
Monday, February 17, 2020



Please be sure to conduct any in-person transactions in advance or when we reopen following the 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 your online banking account or by downloading our mobile app.

## SAVING MONEY WITH AUTO REFINANCES

*You can refinance your car just like your home...only it's easier!*

If you have an auto loan elsewhere, there may be a few reasons the interest rate is higher than it needs to be. Maybe you had lower credit in the past, and now you've taken steps to boost your score. Or perhaps you had NO credit before, and now you're more established. You might have chosen to finance your vehicle through a dealer or financial institution with a higher rate than R-G.

the duration of their auto loan, lowered their monthly payment - even paid off their vehicle sooner - just by transferring the loan to the credit union. Unlike refinancing a home loan that can be more involved, cars can be refinanced in as little as one day.

If you're looking to save money in 2020, contact us today or apply online to get started!



*We saved  
Dalton  
\$4,300!*

Whatever the reason, it's always good to evaluate your financial products and services to see if you're getting the best deal, and your car loan is no exception! Many of our members have had luck saving thousands in interest over

## FEATURED DIVIDEND RATES

*Rates effective as of December 31, 2019.*

SHARE ACCOUNTS	APY*
\$100 to \$4,999.....	0.15%
\$5,000 to \$24,999.....	0.20%
\$25,000 to \$49,999.....	0.25%
\$50,000 to \$149,999.....	0.35%
\$150,000+.....	0.40%

SMART SAVER ACCOUNTS	APY*
\$500 to \$4,999.99.....	0.25%
\$5,000 to \$24,999.99.....	0.30%
\$25,000 to \$49,999.99.....	0.35%
\$50,000 to \$99,999.99.....	0.45%
\$100,000 to \$149,999.99.....	0.55%
\$150,000 to \$249,999.99.....	0.60%
\$250,000+.....	0.70%

\*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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