

# The RESOURCEFUL GUIDE



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

## NOW OPEN: NEW BELTON BRANCH

Our new Belton branch is officially open! We hope you'll stop by and visit us soon at our brand-new location at 400 Towne Center Drive. After months of hard work, we're excited to provide you with a human banking experience that truly meets your needs. Please note that this new branch replaces our previous location at 128 W. Markey Rd., and the two branches are not operating simultaneously.

### **The Atmosphere:**

Step inside our new branch and experience a bright, open, and welcoming environment. We've carefully designed the space to foster conversations and connections, creating a warm atmosphere that reflects our deep commitment to the Belton community. Through captivating imagery, we showcase our shared history and values, embracing the essence of what makes our community unique.

### **Skip the Lines, Not the Personal Touch:**

At our new branch, you'll find state-of-the-art Interactive Teller Machines (ITMs) that will enhance your banking experience. These cutting-edge machines offer unparalleled ease, speed, and convenience. Operating like traditional tellers, they provide increased

options and independence. With our ITMs, you'll have the flexibility to conduct various transactions independently or connect with our friendly staff through the screen when you need assistance.

Instead of chatting with our helpful team on the other side of the drive-thru glass, you'll actually be working with our Raymore crew just a short distance away, ready to assist you with any of your banking needs.

During the initial phase of our branch opening, the ITMs will operate in ATM-only mode, offering traditional ATM services. We understand your excitement about the new features the ITMs will bring, and we share your enthusiasm. However, we want to ensure that we deliver the best possible experience to our members. Thus, while the ITMs will be available for use, they will become fully operational at a later date, likely in the August/September timeframe.

At R-G, we believe in offering you the best of both worlds—the convenience of self-service options combined with personalized service. Our investment in



Take the hassle out of car buying

## R-G FEDERAL CREDIT UNION'S ONLINE CAR BUYING CENTER

Are you in the market for a new or used car but don't want to spend hours at the dealership? We've got you covered! Introducing the R-G Car Buying Center, your go-to destination for a seamless and convenient car shopping experience.

**In today's market, with soaring car prices and increased dealer pressure, taking the time to research and make informed decisions is more crucial than ever.** That's why our online Car Buying Center is here to empower you with the tools and resources you need to navigate the car buying process with confidence. Let's explore some of the key features of our Car Buying Center:

- 1. Compare and Customize:** Interested in multiple makes and models? With our Car Buying Center, you can easily compare pricing, add-ons, features, mileage, MSRP, and dealer availability. You can even "favorite" vehicles to save them for later consideration.
- 2. Safety and Reliability:** Access safety ratings and customer reviews directly within the Car Buying Center, helping you make informed decisions about the vehicles you're considering. Plus, enjoy the benefit of a free CarFax report, providing you with valuable insights into the vehicle's history.
- 3. Get the Right Value:** Understanding the value of a vehicle is essential. That's why we offer free NADA vehicle valuations, giving you a reliable estimate of a vehicle's worth.
- 4. Simplified Financing:** Within our Car Buying Center, you can review your financing options, including rates, payments, and terms, all from the comfort of your own home.

Don't let the car buying process overwhelm you. Visit our Car Buying Center today and experience a hassle-free way to shop, compare, and finance your next vehicle. Your dream car is just a few clicks away!

## Your Credit Score

### STAY UP TO DATE. SIMULATE. ELEVATE.

At R-G FCU, we understand the importance of staying informed about your credit score. That's why we offer Credit Sense, a valuable resource designed to empower you to take control of your financial health.

**As a member, you have access to Credit Sense completely FREE of charge.** With this feature, you can conveniently check and refresh your credit score and credit report daily, right from online banking and our mobile banking app. Rest assured, checking your credit score won't have any impact on it.

But that's not all! Credit Sense goes beyond just providing your credit score. Take advantage of our score Simulator, a powerful tool that eliminates the guesswork from managing your credit. Wondering how your credit score may change based on certain financial decisions? The score Simulator will give you insights into potential score increases or decreases.

But the benefits don't stop there. With Credit Sense, you can create a personalized credit score action plan and set credit goals tailored to your needs.

Not only that, but Credit Sense also offers a personalized credit report, comprehensive credit education, and real-time credit monitoring alerts.

Why wait to reach your financial goals? Getting started with Credit Sense is as easy as 1, 2, 3! Take advantage of this incredible resource and stay on top of your credit health. Together, let's elevate your financial well-being.

### FREE UPCOMING WEBINAR

#### Back-to-School Shopping: A Class in Saving Cash

Date: 7/12/2023 | Time: 12:00 p.m. CST

Location: LIVE at all branches of RGFCU in our conference rooms or online via KOFE.

#### In this free webinar, you'll learn:

- Which days are the very best for buying school supplies
- How to use easy and secure technology to buy online for less
- Why you can save money by letting your children help you

Can't make it live? Catch the recording in your KOFE portal. Sign up today for access!

#### OTHER UPCOMING WEBINARS:

- 8/9/2023 – Buy or Refi: How to Save Big Either Way
- 9/13/2023 – Marriage and Money for 2023

## NOW OPEN NEW BELTON BRANCH

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advanced technology is not about replacing people; it's about incorporating them into the technology to prioritize the human touch. Whether through our ITMs or in-person at any of our branches, our friendly staff will always be here for you.

We will keep you updated on the progress of our ITMs and notify you as soon as they are fully operational. In the meantime, please feel free to reach out to our team at any time if you require assistance.

### The Location:

Our new Belton branch is conveniently situated near major retailers such as Target, Menards, and Kohl's. This means you can now accomplish your errands all in one trip. We're delighted to offer ample parking and easy access for your convenience. Additionally, we're proud to introduce our coffee bar, where you can enjoy a cup of coffee while conducting your transactions and saying hi to our team.

### The Community:

In addition to our ITMs and coffee bar, we're thrilled to present our spacious "Community Room." This versatile area will host financial education events and eventually be available for private events. We encourage members involved in local clubs and organizations to utilize this space for hosting classes, workshops, meetings, and more. Education is essential to us at R-G, and we see this shared space as yet another way to give back to our Belton neighbors.

Rest assured, we're offering all the same exceptional products and services you're accustomed to, along with some exciting new features at our Belton branch. We can't wait to serve you and provide an exceptional banking experience.

## R-G RANKED #1 IN MEMBER VALUE *Across Kansas City Credit Unions*

We have some incredible news to share with you—**R-G Federal Credit Union has been ranked as the #1 credit union in Member Value among 35 credit unions in Kansas City!** This prestigious recognition is a testament to our unwavering commitment to providing exceptional service and unparalleled benefits to you, our valued members.

We are absolutely thrilled to have received this recognition, which was unveiled in a comprehensive report by the Kansas City Business Journal. The report analyzed factors such as rates, fees, and customer satisfaction, using data from the respected credit union research and analytics firm Callahan & Associates. Our credit union emerged as the clear winner, achieving a remarkable Return of Member (ROM) score of 100.

At R-G, our team takes immense pride in this achievement. It's a result of our exceptional members who continuously exceed expectations, demonstrating hard work, dedication, and passion. We believe in a human-centered approach to banking, supporting you throughout your financial journey. Being recognized as the top credit union for member value aligns perfectly with our ideals and motivates us to serve you even better.

We sincerely appreciate your membership and trust in us, making this achievement meaningful. It's an honor to serve you and provide personalized solutions, competitive rates, and exceptional service. Your success is our priority, and we are committed to being your trusted financial homebase. Let's celebrate this milestone and continue delivering human interaction and unwavering value.



# upcoming HOLIDAY CLOSINGS

Our branches will be closed for business on the following dates:

- Monday, July 4 – Independence Day
- Monday, September 5 – Labor Day

Consider using our many remote banking tools for easy and convenient account access during our scheduled closures. We look forward to serving you on the business day immediately following a scheduled holiday.

## CONGRATULATIONS TO OUR SCHOLARSHIP WINNERS

We are proud to announce the recipients of our annual scholarship program, Alyssa Anderson, Eli Brandenburg, Jalen Frazier and Corbin Hamman.



These exceptional high school students have been awarded \$1,000 each as a testament to their achievements. We congratulate Alyssa, Eli, Jalen, and Corbin for their outstanding accomplishments and would also like to extend our gratitude to all the students who applied for this year's program. Your dedication and pursuit of education are truly commendable.

## SECURE SUMMER TRAVELS

Planning a summer getaway? Don't forget to give us a call at (816) 783-5900 with your travel plans and dates. We're not trying to crash your trip, but we want to ensure your debit and credit cards are protected from potential fraud and verify that any transactions coming through from locations outside your homebase are legitimate. By informing us in advance, we'll keep an eye on your finances while you enjoy your vacation.

FOR MORE REALLY GOOD NEWS:

866.852.6478 | RGFCU.COM

## FEATURED DIVIDEND RATES

Rates effective as of June 1, 2023

	Rate	APY*
<b>SMART SAVER</b>		
\$500.00 to \$4,999.99	0.10%	0.10%
\$5,000.00 to \$24,999.99	0.15%	0.15%
\$25,000.00 to \$49,999.99	0.20%	0.20%
\$50,000.00 to \$99,999.99	0.25%	0.25%
\$100,000.00 to \$149,999.99	0.30%	0.30%
\$150,000.00 to \$249,999.99	0.35%	0.35%
<b>TERM SHARE ACCOUNT</b>		
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%
<b>PREMIER TERM SHARE ACCOUNT</b>		
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.



Federally insured by NCUA

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