

The RESOURCEFUL GUIDE



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

CELEBRATE INTERNATIONAL CREDIT UNION DAY AT OUR NEW BELTON BRANCH

Join us for a special event on **Thursday, October 19, 2023!** While we celebrate International Credit Union Day and the impact we have on our members, we'll also highlight our recently enhanced Belton branch. We opened in June and have added several new features since. Come see what's new and celebrate with us! Enjoy:

- **Delightful Refreshments:** Indulge in some delicious treats as you mingle.
- **Branch Tours:** Explore our state-of-the-art facility with guided tours, offering a sneak peek into our enhanced services and features.
- **Family-Friendly Activities:** Enjoy a range of fun activities suitable for all ages, making it a memorable time for everyone.
- **And Much More!**

Stay Updated

Mark October 19th on your calendar now for a day filled with fun, celebration, and the cooperative spirit that defines credit unions worldwide. And for all the latest details about our celebration, keep a close eye on our website, follow our updates on social media, and ensure you check your inbox regularly.



Let's come together to celebrate our community, our values, and the vibrant future of R-G Federal Credit Union. We can't wait to see you there!

BOARD OF DIRECTORS CALL FOR CANDIDATES

The R-G FCU Board of Directors has four positions open for election this year. Persons that are interested in becoming candidates for any of the positions are advised to apply to the Nominating Committee. Applications should identify the position being sought and must include a brief statement of qualifications and biographical data (100 words or less) to be provided to the membership at the time ballots are distributed. **APPLICATIONS FOR CANDIDATES MUST BE RECEIVED BY THE NOMINATING COMMITTEE NO LATER THAN NOVEMBER 22, 2023.**

Continued inside

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Guarding your heart
and your wallet



HOW TO SPOT ROMANCE SCAMS

Prioritizing our members' safety, we're alerting you to an increasing fraud trend: romance scams.

What's a Romance Scam?

It involves scammers creating deceptive online profiles to lure individuals into fake romantic relationships. After building trust, they may ask for money or financial details, using various pretenses like travel needs or medical emergencies.

Spotting a Romance Scam:

- **Picture Perfect:** Profiles may seem like they're from a magazine. Beware of overly professional images.
- **Quick Platform Switch:** They might swiftly suggest moving conversations to email, text, or other messaging apps.
- **Sudden Crises:** They might have frequent emergencies requiring financial help.
- **Evasive Answers:** They might dodge personal questions.
- **Poor Grammar/Spelling:** This could suggest they aren't native English speakers.

5 Ways to Protect Your Information:

1. **Keep Financial Info Private:** Don't share your bank, credit card, or personal identification details.
2. **Stay Skeptical:** Be wary if someone you haven't met asks for money.
3. **Research:** Check the person's photo, name, or profile online for discrepancies.
4. **Choose Trusted Dating Sites:** Opt for platforms with systems to identify and remove suspicious users.
5. **Report Red Flags:** Notify platform admins of any suspicious profiles or actions and consider informing the police.

NOTICE: HOLIDAY CLUB FUNDS TRANSFER ON FRIDAY, NOVEMBER 3

The holiday season is fast approaching, and with all the preparations underway, we're here to ease one thing off your checklist. Relax knowing that **funds from your Holiday Club Account will automatically be transferred to your checking account on Friday, November 3.**

Thinking about an added boost for your budget next year? Sign up for a Holiday Club Account now and step confidently into next year's shopping season. Visit your closest branch or call (866) 852-6478 to learn more and open.

R-G GIVES: LIFTING SPIRITS IN OUR COMMUNITY THIS HOLIDAY SEASON

At R-G Federal Credit Union, community stands at the heart of everything we do. As we approach this festive season, we're excited to launch our "R-G Gives" initiative, a testament to our unwavering commitment to the communities we serve.

We're reaching out to all our members with a special

request: Share with us the story of someone you know who could use a little extra holiday cheer. If you had the means, what special gift would you choose to bring a smile to their face?

Once we've gathered your heartfelt stories, our dedicated staff will spring into action. From compiling a list of wishes, to shopping and wrapping gifts, we aim to bring those heartfelt wishes to life, spreading joy throughout our community.



"R-G Gives" isn't just about gifting; it's a reflection of the kindness and solidarity that defines our credit union. By working together, we hope to make this festive season a memorable one for those in our community who need it the most.

We invite you to be a part of "R-G Gives" and join us in making a difference. Your stories of kindness could light up someone's world this holiday season. Keep watching our website for more details on this special project.

FREE UPCOMING WEBINAR

Give Yourself Some Credit – Without Adding Any Debt

Date: 10/11/2023 | 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:

- Why most people misunderstand their credit score.
- How you can painlessly and easily raise your score and secure cheaper loans.
- Where to find expert advice on eliminating debt – at no cost.

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

OTHER UPCOMING WEBINARS:

- 11/8/2023 – Holiday Survival Guide
- 12/13/2023 – How to Avoid the 5 Most Common Money Mistakes

BOARD OF DIRECTORS CALL FOR CANDIDATES

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The Nominating Committee will advise all those members who apply for positions by NOVEMBER 28, 2023, as to whether they have been nominated. Nominations may also be made by petition. Persons wishing to use the Petition procedure must file their petitions with the Secretary of the Credit Union by JANUARY 6, 2023. Petitions for nomination must contain signatures of at least 1% of the membership and must be accompanied by a signed certificate from the nominee stating that he or she is agreeable to the nomination and will serve if elected.

Petitions MUST also be accompanied by a brief statement of qualification and biographical data

(100 words or less). Applicants who are not nominated by the Committee may use the petition procedure through the Secretary, provided they comply with the petition procedure outlined above.

VOTING WILL BE IN-PERSON AT THE ANNUAL MEETING. No nominations from the floor will be accepted. The Annual Meeting will take place on **MARCH 21, 2024**, at a location to later be determined. Applications for the positions on the Board of Directors should be addressed to:
R-G Federal Credit Union

Attn: Nominating Committee 421 Remington Plaza
Court Raymore, MO 64083

DO YOU FOLLOW THE CREDIT UNION ON SOCIAL MEDIA?

Did you know that R-G is actively engaging and sharing on social media? If you haven't yet, now's the time to connect with us on Facebook, Instagram, and Twitter. Dive into a world of informative updates, exclusive contests, and so much more!

Being a part of our social media community means more than just getting updates. It's an opportunity to

interact, share experiences, and voice your thoughts about how we can serve you better. Joining our online circle ensures you don't miss out on any special offerings or news.



As always, we're committed to strengthening our relationship with you, whether in-branch or online. Connect with us today!

SAFEGUARDING YOUR FINANCIAL FUTURE WITH CREDIT SENSE

A vigilant eye on your credit score is not just about numbers; it's about ensuring your financial well-being and future opportunities:

Improved Loan Approval Rates: A higher credit score often leads to favorable loan terms and easier approvals

Lower Interest Rates: Good credit scores can result in reduced interest rates on mortgages, credit cards, and other loans.

Better Rental Approvals & Terms: Landlords often check credit scores when vetting potential tenants.

Enhanced Negotiating Power: With a strong credit score, you might be in a better position to negotiate for better terms on loans and credit cards.

With Credit Sense, your financial journey becomes even more manageable:

- **Stay Informed:** Regularly update your credit score within online banking or our mobile banking app. This service is a complimentary benefit exclusively for our members!
- **Prompt Notifications:** Receive real-time alerts for notable shifts in your credit report.
- **Your Privacy, Our Priority:** With Credit Sense, your data remains strictly confidential.

upcoming HOLIDAY CLOSINGS

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

- Monday, October 9 – Internal Credit Union Training Day
- Friday, November 10 – Veterans Day (Observed)
- Thursday, November 23 – Thanksgiving
- Monday, December 25 – Christmas
- Monday, January 1 – New Year's Day

To ensure seamless banking, we recommend completing in-branch transactions either prior to these dates or the day after. For uninterrupted access to your account details, fund transfers, and bill payments, consider using our online banking platform or our mobile app available for both iPhone and Android. Your banking convenience remains our priority!

COMMUNITY CORNER: R-G'S ACTIVE AUGUST

August was a bustling month for us, filled with community engagement, learning, and inspiration. Here's a snapshot of our adventures:

Celebrating Education: We proudly welcomed and celebrated the dedicated staff of the Belton School District. Participating in their back-to-school breakfast was a joy, setting a positive tone for the upcoming academic year. The excitement didn't stop there; the next day, we joined the annual BTS Block Party in Knob Noster, and what a blast it was!

Staff members from R-G Federal Credit Union also participated in the Belton Educational Foundation Gala on Saturday, August 26th. The foundation is dedicated to supplying financial support that enhances educational possibilities and promotes creativity to optimize the educational experience for all students within the Belton School District.

Golfing for a Cause: R-G was proud to support and participate in the Troy Shaw Memorial Golf Tournament. It's always an honor to be part of this meaningful event that helps raise scholarship funds for local students.

Empowering Defense Credit Unions: Our R-G leadership members, Steve and Shawn, represented us at the annual Defense Credit Union Council Conference in Colorado Springs. At the conference, Steve and Shawn also had the honor of meeting gold medalist Dominique Dawes. Dominique's emphasis on mental strength, self-worth, teamwork, and valuing every individual left a lasting impact on us, motivating our continued pursuit of excellence.

You Matter Belton: R-G competed with other local financial institutions to raise donations for You Matter Belton. A big thanks to our members for helping us support this great cause!



FEATURED DIVIDEND RATES

Rates effective as of September 1, 2023

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	Rate	APY*
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	Rate	APY*
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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