

The RESOURCEFUL GUIDE



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

NEW BELTON BRANCH UPDATES

Don't forget – we are eagerly anticipating the opening of our new Belton branch in May/June of this year!

This new location will provide even more convenience and accessibility for our members in the Belton area.

We are committed to ensuring a seamless opening process, and our team is working hard to make that happen. While we have yet to finalize an exact opening date, rest assured we will notify our membership with

that information as soon as it is confirmed.

In the meantime, we encourage you to stay connected with R-G Federal Credit Union through our website, social media pages, and email communications. These channels will be the primary sources for updates on the opening of our Belton branch.

Thank you for your continued patience and support as we work to bring our services closer to you. We look forward to serving you at our new Belton branch very soon!

AN IMPORTANT MESSAGE ON THE SOUNDNESS OF YOUR CREDIT UNION



As you may have heard in recent news, there have been reports of fairly large banks (Silicon Valley Bank and Signature Bank, respectively) failing due to exposure to speculative businesses such as crypto. We want to assure our members that R-G Federal Credit Union is strong and well capitalized, and we are not at risk of a takeover or shutdown. Your deposits in the credit union are safe and federally insured by the National Credit Union Administration up to at least \$250,000 per individual depositor, the same as any other federally insured financial institution. You can visit [MyCreditUnion.gov](https://www.mycreditunion.gov) for more information about the National Credit Union Share Insurance Fund coverage for consumers. *(Continued inside)*

CHIEF OPERATING OFFICER JESSE LOMAX ADVOCATES

for Missouri Credit Unions

Our Chief Operating Officer, Jesse Lomax, recently attended a CU Day at the Capitol hosted by the Cornerstone Credit Union League and sponsored by CUNA Mutual Group. This event gave area credit unions, including R-G Federal Credit Union, the opportunity to share the credit union difference with lawmakers in Missouri.

At the event, Jesse and other attendees had the chance to meet with lawmakers, be introduced on the house floor, and speak with state representatives on issues that are affecting credit unions today. This was an excellent opportunity for Jesse to represent R-G and advocate for our membership. We are proud to have Jesse as a member of our team, and we appreciate his dedication to the credit union movement. His attendance at the event shows our commitment to advocating for the best interests of our members and supporting the credit union industry.

We believe that it is essential to build relationships with lawmakers and policymakers to ensure that they understand the unique benefits that credit unions provide to their members. Advocating for our members is a top priority, and we will continue to do so at every opportunity to ensure they have a voice in important legislative matters.



Did You Know? **WE FINANCE LEASE BUYOUTS**

Are you currently leasing a vehicle and wondering what to do when your lease is up? We have you covered! Our credit union offers lease buyouts, giving you the opportunity to purchase your leased vehicle and keep it for years to come.

Lease buyouts are often a better choice than returning your vehicle and starting the leasing process over. After all, you have spent months getting to know your vehicle, and you can save a lot of money by purchasing it. You will also have the assurance of owning your car outright and no longer be subject to the mileage limits and other restrictions of a traditional lease. We strive to make the lease buyout process easy and convenient for our members. Our friendly and knowledgeable staff are here to help guide you through the process and explain your options. We can also help you secure a loan to finance the purchase of your vehicle.

Take the stress out of leasing – contact us today to see how we may be able to help!

SPRING/SUMMER KOFE WEBINAR SCHEDULE

Each month from 12:00 - 1:00 p.m. CST we'll air our KOFE webinars live in our Knob Noster and Whiteman branch conference rooms. Come join your fellow members for these educational seminars and ask our team any questions you have after the event! Can't make it in person? Register to watch virtually in the KOFE portal.

UPCOMING KOFE WEBINARS:

- **Wednesday, April 12 at 12:00 p.m. CST**
Conquering the Housing Crisis
- **Wednesday, May 10 at 12:00 p.m. CST**
Free Yourself from Student Loan Debt
- **Wednesday, June 14 at 12:00 p.m. CST**
Financial Technology Can Stretch Your Dollar

AN IMPORTANT MESSAGE ON THE SOUNDNESS OF YOUR CREDIT UNION

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Unlike the primarily online banks that failed, we operate with physical branches where our members can talk to and see the people who are handling their money. We believe that a personal relationship between our members and our team is essential to ensure that our members feel confident and secure about their finances.

Furthermore, the failed banks had board of directors and leadership that were not making decisions in the best interest of their customers and employees. However, at R-G, we have a great board (made up of members just like you!) that are good stewards of our membership's money and entrust the daily operations of our credit union to keep it safe.

We understand that the recent takeovers may have stirred up memories of the 2007-2008 financial crisis for some, causing them to feel uneasy. We want to emphasize that the crypto industry is not the national housing market, and bank capital rules and reporting requirements are far different than they

were in the mid-2000s. Therefore, we can say with 100% certainty that our members' money is safe with us.

R-G prioritizes the financial security and success of its member-owners. Chartered over 65 years ago, we remain committed to serving our community. This is an excellent time to remind your friends, family, and neighbors about the power of the credit union movement. News events like these remind us of the importance of having a personal relationship with your financial institution; we encourage you to educate others on why choosing a credit union that values relationships and security is so invaluable.

In conclusion, we want to assure our members that their money is safe with us, and we will continue to prioritize their financial security and well-being. Thank you for your continued trust and support.

Sincerely,
Joye Conklin, CEO
R-G Federal Credit Union

SPRING INTO SAVINGS WITH A PERSONAL LOAN

Springtime is the perfect time for a fresh start, and we're here to help you bring your plans into full bloom with a Personal Loan. With rates almost half of what the average credit card offers,* you can tackle all your spring projects, from landscaping your garden to planning a wedding or an upcoming trip. Plus, with a fixed rate, you can plan ahead and know exactly when your loan will be paid off without any surprises.

Ready to enjoy a greener spring? Apply online today for a Personal Loan at rgfcu.com and make those warmer-weather dreams a reality!

**USE THE FUNDS FOR
WHATEVER YOU NEED.
PAY ALMOST HALF
the average
credit card rate!***

Compared to the average national credit card rate of 20.30% APR according to CreditCards.com, February 15, 2023.

**APR = Annual Percentage Rate. 10.99% APR is the best possible rate and is for terms up to 60 months. Subject to credit approval; *Rate, term, and qualifying loan amount will differ based upon credit worthiness and other factors and may differ from rates quoted above. Rates are subject to change at any time without notice. Membership eligibility is required. See credit union for details.

upcoming HOLIDAY CLOSINGS

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

- Monday, May 29 – Memorial Day
- Monday, June 19 – Juneteenth

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 builds, and more, by logging into online banking (found on our homepage) or by downloading our mobile app.

ANNUAL LENDING DAY TRAINING HELD IN FEBRUARY

We recently held our annual Lending Day Training on Presidents' Day where our team took a deeper dive into our loan procedures, discussed how to better serve our members, and explored what to look for in various parts of the lending process.

We believe that it's essential to stay up to date on the latest trends and best practices to provide the highest level of service to our members. Our Lending Day Training is just one of the many ways we invest in our staff to ensure that they are equipped with the knowledge and skills needed to help our members achieve their financial goals.



CREDIT SENSE:

A smart way to manage your credit!

Managing your credit has never been easier or more affordable.

With R-G's Credit Sense tool, available for free within online and mobile banking, you can access your credit score and personalized report with tips to confidently manage your credit score. Unlike other tools, Credit Sense does not sell your information to third-party providers. You'll receive real-time monitoring alerts, a credit score simulator, an action plan, and more.

Login to online banking today and sign up to be credit SMART with Credit Sense from R-G!

FOR MORE REALLY GOOD NEWS:

866.852.6478 | RGFCU.COM

FEATURED DIVIDEND RATES

Rates effective as of April 18, 2023

SMART SAVER

\$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%

SHARE CERTIFICATES

6 Mos. (\$500 - \$250,000)	0.55%	0.55%
12 Mos. (\$500 - \$250,000)	0.75%	0.75%
24 Mos. (\$500 - \$250,000)	1.00%	1.00%
36 Mos. (\$500 - \$250,000)	0.75%	0.74%
48 Mos. (\$500 - \$250,000)	0.80%	0.79%
60 Mos. (\$500 - \$250,000)	0.90%	0.88%

Senior 6 Mos. (\$500 - \$250,000)	0.60%	0.60%
Senior 12 Mos. (\$500 - \$250,000)	0.80%	0.80%
Senior 24 Mos. (\$500 - \$250,000)	1.05%	1.04%
Senior 36 Mos. (\$500 - \$250,000)	0.80%	0.79%
Senior 48 Mos. (\$500 - \$250,000)	0.85%	0.84%
Senior 60 Mos. (\$500 - \$250,000)	0.95%	0.93%

*APY = Annual Percentage Yield. \$100 Minimum balance required to earn APY. Rates subject to change at anytime. See credit union for details.

