

QUARTERLY NEWSLETTER



Fall—2017



PRESIDENT'S MESSAGE:



The fall season means school is back in session, football fever, cooler weather, and colorful leaves. The season also brings with it several unique offerings from your local credit union.

YOUR FINANCIAL HEALTH

Beginning October 1st, we'll launch *Your Financial Health*, a program designed to help you get the most return from all of our products and services. Our Loan-guards may be hanging up their buoys for the season, but our financial health professionals will be busy with checkups at

both branches. Stop by and discover what their prescription is for you and your finances.

RGFCU.COM, MORE THAN JUST ONLINE BANKING

Many members never make it past our homepage when visiting our website, but did you know there is an entire FAQ section dedicated to helping members get the most out of all our products & services? From our homepage, click on About Us, and Look for the FAQ / Video Tutorials link.

Here you can watch short tutorials that explain how many of our services work. There are also videos embedded throughout other sections of the website. Even if it's after hours, you have access to the information you need to make the most of your credit union membership. For example, have you ever wondered what Pop-Money is all about? Visit our website to find out how you could be easily paying the babysitter, splitting the check with friends, or paying back dad for late night college snacks.

R-G VISA CREDIT CARDS REWARD YOU WITH LOW RATES

Feeling bombarded with commercials and print ads pushing credit card "rewards?" Many credit card rewards are linked to retailers or merchants you seldom ever use. Others focus on travel or big-box stores. If you carry a balance, a low interest rate is much more rewarding than a few sky miles. Our cards feature NO ANNUAL FEE, no cash advance or balance transfer fee, and rates as low as 8.75% APR. Try getting that from one of the cards you see on TV. Apply online today at RGFCU.COM or visit a branch to see just how much you can save by transferring those balances to a low interest R-G Visa.

- Joye Conklin, President/CEO

IN THIS ISSUE:

PAGE ONE: President's message.

PAGE TWO: Retirement costs on the rise; Loanguards save members over \$280,000.00.

PAGE THREE: Important Equifax data breach info; Money and your physical well-being.

PAGE FOUR: Dividend news; Holiday closings, TruStage insurance info.





YOUR FINANCIAL HEALTH



RETIREMENT COSTS: ON THE RISE

\$275,000 NEEDED FOR HEALTHCARE ALONE.

A recent article published by CNN Money with information from Fidelity states a couple retiring this year will need \$275,000 just to cover healthcare costs during retirement. And this figure does not include things like long-term care. Of course there are many factors that determine how much you will actually need, but the fact that this figure is up 6% from last year is alarming to say the least.

THE EARLIER YOU START SAVING, THE BETTER

You are never too young to start thinking about the future. According to the Employee Benefit Research Institute, 1 in 4 US workers say they have less than \$1000 saved, and nearly half of everyone surveyed had less than \$25,000. Only 41% of those surveyed have even tried to calculate how much will be needed for retirement, and 37%

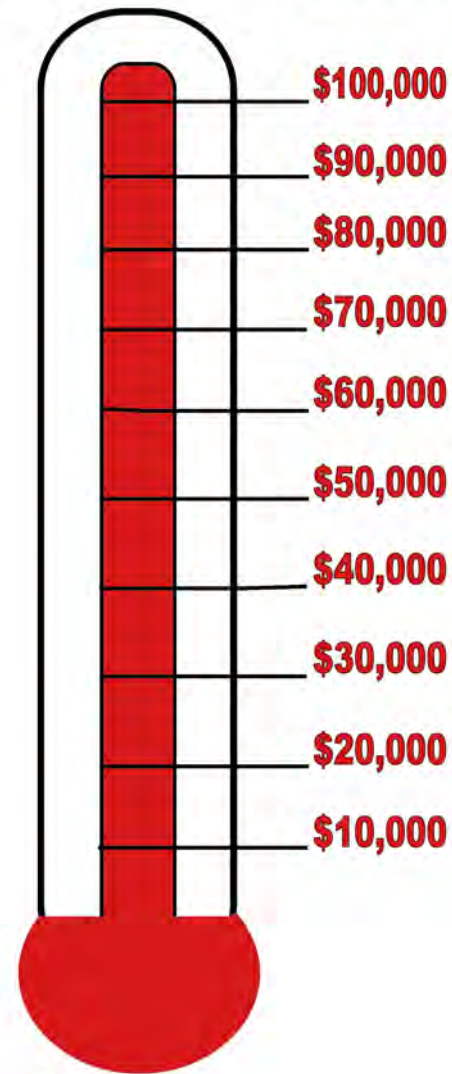
of those who have, feel they will need more than 1 million dollars to retire comfortably. Other studies have shown it to be more than double the \$1 million figure. Of course all of these figures are dependent on how much an individual family feels they need to live comfortably (figure at least 80% of pre-retirement income) and how long the individuals live (the US average is now 86-88 years of age).

R-G FCU CAN HELP

At R-G, we offer traditional IRA accounts, Roth IRA accounts, and several other savings products to help make your savings goals a reality. Let one of our Financial Health Experts help you plan for the future today!

<http://money.cnn.com/2017/08/24/retirement/health-care-cost-retirement/index.html>
https://www.ebri.org/pdf/surveys/rscs/2017/RCS_17.FS-3_Preps.Final.pdf

WE ARE HERE TO RESCUE YOU!!!



Loanguard campaign saved RGFCU Members over \$281,000!

No doubt, if you visited a branch in the past 6 months, you saw this thermometer in the lobby. In just 6 months, members who refinanced loans with R-G saved a staggering \$281,355.96. Even though the thermometers are coming down, we are still here to help. You can apply online 24/7 for a refi at RGFCU.COM, or stop by the branch and speak with a Financial Health Expert. We'd still be glad to show you how much you can save!



EQUIFAX BREACH AFFECTS 143 MILLION

We're sure by now you've heard about the massive data breach at Equifax. Their initial estimate is that 143 million consumers may have had their information stolen. This could include name, date of birth, social security number, address, and possibly even driver's license number. An additional 209,000 credit card numbers may have been stolen.

Equifax has found no evidence that core credit reporting databases were altered, but hackers could now have enough information to try and open new credit using someone else's identity.

We report to all 3 major credit bureaus, and we take this information very seriously. To read the full press release, visit our website at RGFCU.COM. There's a link on our homepage. To see if your data may have been impacted, visit www.equifaxsecurity2017.com and click on the Potential Impact tab.

At the very least, we recommend you check your credit report annually at annualcreditreport.com. If your information has been compromised, Equifax is offering complimentary identity theft protection. If you suffer a monetary loss, you should always consult with legal representation to determine your next best steps. If you have additional questions, feel free to call us or call Equifax at 866-447-7559.

MONEY:

DOES IT AFFECT PHYSICAL HEALTH?

EVERY YEAR, THE AMERICAN PSYCHOLOGICAL ASSOCIATION CONDUCTS A SURVEY ON STRESS IN AMERICA. HERE ARE SOME OF THEIR FINDINGS.

APA FINDINGS ON STRESS

"People who cope with stress in unhealthy ways may alleviate symptoms of stress in the short term, but end up creating significant personal health problems over time, and, ironically, more stress," says psychologist Katherine C. Nordal, PhD, APA executive director for professional practice. "Research shows that stress, and the unhealthy behaviors people use to manage it, contribute to some of our country's biggest health problems such as obesity, heart disease and diabetes. So it's imperative that people take steps to address issues like financial stressors in healthier ways."

2017 SURVEY RESULTS

Of those surveyed, 61% said money, 58% said work, and 50% said the economy was a "very or somewhat significant" source of stress in their lives. The APA's website offers suggestions on how to manage financial stress. Of course they first suggest being able to define stress, identifying the stressors in your life, and finding healthy ways to manage stress, such as exercising, journaling, or talking to friends or family.

At R-G FCU, we understand that your finances can lead to a great deal of stress. That's why we strive every day to promote thrift and help our members save money. That's our primary goal.

WE'RE HERE TO HELP

Maybe you just need help with a budget. Maybe you don't understand why your credit score isn't higher. Or maybe you feel like you're drowning in debt and want to get out. We may not be able to cure all your health problems, but we can help

eliminate some financial stress. Regardless of what financial ailments you have, we are here for you. Our financial health experts will work with you, however, whenever it's

convenient. You can stop by a branch, call our toll free number, or apply for a debt consolidation online 24/7. Don't wait until you're health is impacted, let our financial health experts work with you to create a plan today.

<http://www.apa.org/helpcenter/money-stress.aspx>
<http://www.apa.org/news/press/releases/stress/index.aspx>
<http://www.apa.org/news/press/releases/stress/2016/coping-with-change.PDF>



car sales
Enterprise

**Borrow Smart.
Buy Smart.®**

Borrow from your credit union.
Buy from Enterprise Car Sales.

INSURANCE: SAVE WITH TRUSTAGE

AUTO & HOME INSURANCE

YOU COULD SAVE ON YOUR CAR AND HOME INSURANCE

Designed for credit union members

Call for your FREE, no obligation quote.

Toll-free **1-888-380-9287**

Visit us at TruStageAutoHome.com

You want car and home insurance that you can depend on and rates you can afford. On average, members who switch save up to **\$782***. Make a simple phone call today to determine the discounts you qualify for.



TruStage Insurance Agency

AHE, AHL-936966.3

TruStage® Auto & Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. *Average combined annual savings based on countrywide survey of new customers from 1/1/15 to 1/29/16 who reported their prior insurers' premiums when they switched to Liberty Mutual. Savings comparison does not apply in MA. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. Equal Housing Insurer © Liberty Mutual Insurance Company. © TruStage Insurance Agency 2017

You found the car or home of your dreams, now you have to protect it. If you haven't shopped around, you could be spending a lot of extra money for the exact same coverage. R-G FCU has partnered with TruStage Insurance Agency to help save our members money. Whether it be auto, home, life, or even health insurance, TruStage has the products you need, for every stage in life. To see if TruStage can save you money on insurance, visit our website at RGFCU.COM and click the TruStage link, or call the toll free number above.

3Q17 Newsletter 29204



421 Remington Plaza Court,
Raymore, MO 64083

T 866.852.6478 W RGFCU.COM

HOLIDAY CLOSINGS

Mon. Oct. 9—Columbus Day

Sat. Nov. 11—Veteran's Day

Thurs. Nov. 23—Thanksgiving Day

Mon. Dec. 25—Christmas day

Dividend News

The Board of Directors has declared dividend rates and corresponding Annual Percentage Yields, as shown on right, for the 3rd Quarter 2017, on Share Accounts, Share Draft (Checking) Accounts, Holiday Club Accounts, and IRA Accounts. Dividends are calculated by the Average Daily Balance in the account for the dividend period. Dividends will be credited to your account on the last day of each dividend period. The Dividend Rate and Annual Percentage Yield may change at any time, as determined by the Credit Union Board of Directors.

YOU MUST MAINTAIN A MINIMUM AVERAGE DAILY BALANCE OF \$100.00 IN YOUR REGULAR SHARE ACCOUNT TO OBTAIN THE DISCLOSED RATE AND ANNUAL PERCENTAGE YIELD.

**Dividend period July 1st —September 30th, 2017

*Dividend Period: Monthly

Share Accounts **	APR	APY
\$100 to \$1,999	.02%	.02%
\$2,000 to \$4,999	.09%	.09%
\$5,000 to \$9,999	.16%	.16%
\$10,000 to \$19,999	.23%	.23%
\$20,000 +	.30%	.30%
"Smart Saver" **	APR	APY
\$500 to \$1,999	.07%	.07%
\$2,000 to \$4,999	.14%	.14%
\$5,000 to \$9,999	.21%	.21%
\$10,000 to \$19,999	.28%	.28%
\$20,000 +	.35%	.35%
Type 70/75 Checking*	.01%	.01%
Christmas Club **	.20%	.20%
IRA's **	.50%	.50%