



THE SCOPE

Spring 2011

INSIDE VIEW...

The Importance of Safeguarding Our Members

Estate Planning For New Parents

National Credit Union Youth Week: April 17-23, 2011

4th Quarter Spotlight Winner

Wills Days Event May 25-26, 2011

BRANCHES:

Research Triangle Park
21 Park Drive
Research Triangle Park, NC 27709
Mon-Fri 8:30-5:30
(lobby and drive-thru)

Raleigh
7560 Creedmoor Road
Raleigh, NC 27613
Mon-Fri 8:30-5:30
(lobby and drive-thru)

Cary
915 North Harrison Avenue
Cary, NC 27513
Mon-Fri 8:30-5:30
(lobby and drive-thru)

Downtown Raleigh
Terry Sanford Federal Building
310 New Bern Avenue # 107
Raleigh, NC 27601
Mon-Fri 10:00-2:00

Member Call Center – 919.941.5700

Website: www.rtpfcu.org



Click. Shop. Drive. Auto Buying Made Easy

RTP Federal Credit Union is happy to announce our debut into the state-of-the-art CUDL AutoSMART program. It is the nation's largest credit union owned auto lending network, bringing our members their next-generation vehicle research and shopping website.

The easily accessible CUDL AutoSMART website provides credit union members with a great one-stop resource to research and shop for their next vehicle. The CUDL AutoSMART site supplies an ideal opportunity to secure both a great deal and low credit union financing on your purchase by using the tools and resources needed to make informed car buying decisions. The website offers user-friendly navigation, strong vehicle research capabilities and an unmatched library of automobile shopping resources, including the very latest car reviews, list of dealers, price comparisons, vehicle value guides, buying tips and advice to assist you with your vehicle shopping.

With CUDL AutoSMART, you have the ability to connect with auto dealers in our community that welcome credit union financing, giving you the opportunity to get both a great deal and low finance rate. You can easily and conveniently search vehicle inventories of our local dealers, influencing them to compete for your business. In addition, getting pre-approval before you visit the dealer is as easy as 1, 2, 3.

Visit www.rtpfcu.org and click, shop and drive away today.

RTP Federal Credit Union will be closed for the following holidays:

April 22nd:
GOOD FRIDAY

May 30th:
MEMORIAL DAY



Click . Shop . Drive

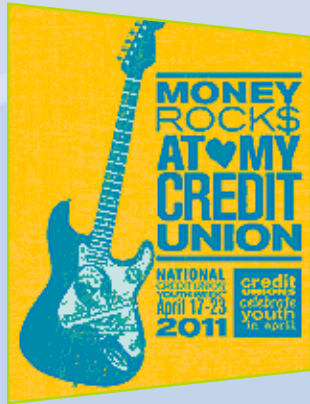
Car Buying Made Easy!

RTP FCU auto loan financing is available at local dealerships!

Buy your car today!




Contact us for more information: (919) 941-5700 • www.rtpfcu.org



National Credit Union Youth Week

April 17 - 23, 2011

At RTP Federal Credit Union, we're here to help you launch the youth in your life toward financial independence. Youth accounts couldn't be any easier, than at RTP Federal Credit Union. Grow that dollar faster and experience the endless rewards of RTP FCU.

Youth Can Get Rewarded!


Youth Can Win a Barnes and Noble Gift Card!

Qualify by making a deposit or opening an account between:

April 17 - April 23, 2011

Visit a branch location for more details.

Fee Changes Effective June 1, 2011

Fee	New Amount
Stop Payment	\$26.00
Replacement ATM & Debit Card	\$10.00
Returned Check	\$15.00
Non-member Notary Service	\$5.00/ signature

The Importance of Safeguarding our Members

Security in our branches is a key component in ensuring that our members, employees, and credit union assets are safe and sound. It is the goal at RTP Federal Credit Union to uphold the highest level of safety for our members and employees. The credit union has taken measures to help ensure our branches are safe and protected.

Our RTP, Cary and Stonehenge branches have special locking doors at the entry of each building. These doors are designed to allow for careful monitoring of patrons entering and exiting the building. In addition, we have requested that all patrons that enter our branches refrain from wearing sunglasses, hats, and masks inside the building. These steps help our employees to better identify and serve each member.

Being safe doesn't stop at our branches. RTP Federal Credit Union has implemented an ID Theft Protection program. This program helps members fight the effects of identity theft — if this were to ever occur. For a minimal charge of \$1.50 a month, members have a recovery program available to them and their family if they were to ever become victims of identity theft.



Being safe and aware of how you handle your confidential information is essential to safeguarding your assets. Taking precautions in shredding documents and being wary of emails can help. When in doubt, feel free to contact RTP Federal Credit Union at (919) 941-5700 and we will be more than happy to verify the validity of a situation.

For more information, please visit our website at www.rtpfcu.org or call us at (919) 941-5700.

ID Theft Protection Services



RTP FCU understands the importance of taking the necessary precautions to safeguard your identity from the dangers of identity theft. We have joined with the nation's best provider to offer ID Theft Protection to ensure that you have a recovery program if your identity is threatened.

Bottom line is — **it is important to take proactive measures to ensure that your personal information is safeguarded.**

Sign-up today!

Contact a member service representative at (919) 941-5700

Estate Planning for New Parents

Contributed by Christopher R. Gamber, Esq.
Gamber@SeidelGamber.com
Seidel Gamber, PLLC

As parents, our lives become fixated on caring for and protecting our children. Yet, a great number of parents procrastinate, or simply ignore, the critical aspect of providing for the future by failing to undertake proper estate planning measures. While the term “estate planning” may seem to connote large estates and complicated lives — the term simply involves planning for the day when you are no longer able to protect and watch over your children.

There are many reasons that parents offer for delaying their estate planning, but most frequently it comes down to them feeling they are “too young and healthy”, or simply not having the time. But, often the time required would only equate to a missed television program or two. And, unfortunately, no one can predict when we will die or if — or when — we will become mentally or physically disabled.

And while some family situations may involve a little extra planning — such as the caring for a child with special needs, or determining the proper dynamics of how to treat children from different marriages — there are certain critical documents that need to be a part of every estate plan. Those minimally required documents include:

- *Wills* which detail, in part, who will receive your assets, how those assets should be used, and who will serve as guardians for any minor children or individuals with special needs;
- *Health Care Powers of Attorney* which allow you to appoint someone to make your medical decisions when you are unable;
- *Durable Powers of Attorney* which allow you to appoint someone to handle your financial affairs when you are unable; and,
- *Living Wills* to spell out what specific medical treatments you authorize if you are terminally ill or in a persistent vegetative state.

For most parents, the estate documents mentioned above will be more than adequate, while for others, those documents will only be the beginning of properly addressing their full estate planning needs.

At its heart, estate planning should allow you to protect your family — but, proper estate planning should also allow you to address specific planning concerns that are unique to your family. It is important to remember that estate planning should be thought of as an ongoing process that evolves with you and consistently reflects your current life situation.

Home & Family Finance Resource Center



Have the answers to your financial questions
at your fingertips!

Available 24/7 through www.rtpfcu.org



Annual Wills Days May 25 - 26, 2011

Are you prepared for the unexpected? Is your family? Sometimes taking the time to prepare a will simply seems too inconvenient. To make things easier each year, RTP Federal Credit Union hosts Wills Days. During these two days, an attorney will be on-site to prepare wills and other estate planning documents for our members. The 2011 Wills Days will be held Wednesday, May 25th at our Cary branch, and Thursday, May 26th at our Stonehenge branch. There is limited space available. To schedule your half-hour appointment contact our Member Call Center at (919) 941-5700. A follow-up appointment to complete the process will be scheduled at your initial meeting.

2011 Wills Days Pricing	
Wills	\$250 for individual \$400 for couples
Living Wills	\$25 for individual \$50 for couples
Complete package for you and your spouse/companion	\$550 for couples

Professional fees will be collected at the close of the first appointment.

eChecking

- Easy access to your account 24/7
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- Positive mark on the environment
- Much more!

Enjoy the benefits of eChecking today!

Visit our website for more information
www.rtpfcu.org



Free IRA Rollover Review

IRA roll overs are an attractive way for retirement investors to consolidate retirement plans and increase access to investment options. If you have multiple IRA's or tax deferred retirement plans you may want to learn more about the benefits of an IRA rollover. Call today to see if an IRA rollover is right for you.

Contact Jack Short, Certified Financial Planner® at (919) 406-1818

Fee based advisory services are offered through SSN Advisory Investments, a registered investment advisor. Securities are offered through Securities Service Network, Inc.; member of NASD and SIPC. Investments are not insured by the NCUA and involve investment risk including possible loss of principal.

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RTP Federal Credit Union 4th Quarter Spotlight Award Winner . . . David Jimerfield

David Jimerfield was selected as the 4th quarter spotlight award winner for exceeding the management team's expectations by going above and beyond the call of duty to demonstrate RTP Federal Credit Union's core values. David joined RTP FCU in 2008 and is currently a Loan Officer. Prior to joining the RTP FCU team, David worked for Community Bank in Maryland for seven years. He attended Frostburg State University where he majored in Economics, minored in Political Science and was first in his class. Thank you and congratulations to David for his hard work and dedication!

Edward Kinnaird, Sales and Service Manager, commented:



"Dave is a fundamental member of the credit union team. Through his position as Loan Officer, he has displayed exceptional member assistance by offering a high level of expert service that our membership deserves."

Platinum Visa Credit Card

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(919) 941-5700 . www.rtpfcu.org



MORTGAGES

Rates are the lowest they have been in years! Buy your next home or refinance your mortgage with RTP FCU.

Contact Scott Kesselman
(919) 248-9325