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BRANCHES:

Research Triangle Park
21 Park Drive
RTP, 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



Mortgage Freedom Get Your Share

Imagine the freedom of having no mortgage payment!

Whether you're on the fast track to paying down your debt or simply want to enjoy your retirement years without a mortgage payment, RTP Federal Credit Union can help make your dream a reality. Low rates and no closing costs are just a couple of the reasons why now is the perfect time to consider refinancing. RTP FCU's new Mortgage Freedom Loan offers the perfect opportunity to re-evaluate your mortgage and find cost saving solutions.

The Mortgage Freedom Loan allows you to take advantage of:

- Zero closing costs
- Low 4.00% interest rate*
- Financing of up to 75% of your home's value
- No application fees
- Maximum loan amount of \$150,000
- Must be refinance of an existing mortgage

To learn more about how you can benefit from Mortgage Freedom, contact us at (919) 941-5700 or www.rtpfcu.org.

RTP Federal Credit Union will be closed for the holidays:

July 4th:
INDEPENDENCE DAY

September 5th:
LABOR DAY



Free your family budget by reducing your mortgage payment significantly. *Restrictions apply.



Fixed rate = 4.00%* APR

Zero closing costs!



Apply today! (919) 941-5700

Durham Memorial Baptist Church Ribbon Cutting Ceremony

On Sunday, June 12, 2011, Durham Memorial Baptist Church celebrated the opening of their new Family Life Center with a ribbon cutting. The new building features a full size basketball court equipped with bleachers, a large kitchen, showers and washer dryer facilities. The building will be used as part of a community outreach program as well as to serve as a host to mission groups, such as World Changers. Durham Memorial was founded in 1853. The building began construction in 2005 and was largely financed with member contributions and work. RTP Federal Credit Union was pleased to be chosen to assist with the completion of this project.



Doug Wilkerson, President of RTP Federal Credit Union with Durham Memorial Baptist Church board members during the ribbon cutting.

How to Avoid ID Theft When You Apply for a Mortgage Loan

You've heard the horror stories and want to protect yourself. You're careful about where you put your information, who gets your information, and where you store your passwords. You limit the information you have online to the bare minimum. And now you're buying a home.

The home loan application asks for information you normally don't share. And while you realize that you won't be able to borrow a significant amount of money without building a strong credit file, you wonder who gets all that information, and how many hands it goes through before you get to the closing table.

You're not alone. With ID theft being the fastest growing crime today, people should be scrambling to take every security measure they know of to protect their personal information. But a mortgage application asks for lots of information. How can you know you're safe in giving all that information to a loan officer?

Good question.

Here are five precautions you can take to protect yourself from identity theft during the home loan process:



- 1. Know your lender.** If you choose to apply with a mortgage broker, get at least three references, (preferably references you know so that the broker isn't giving you the names of three of his buddies). Applying with a financial institution with which you already have a relationship, such as the credit union, is your best bet.
- 2. Know what information you need to provide...and what you don't.** The standard home loan application is called the 1003, or the Uniform Residential Mortgage Application. It's a long form that's folded into two legal-sized pages. You'll need to complete that, front and back. Read any additional forms before filling them out.
- 3. Never apply for a mortgage loan online unless:**
 - a. You went to the web site yourself (as opposed to being sent to it through another site or email link)
 - b. You know the lender you're applying with. Responding to an email you received is not a good idea because it may be a scheme. If you key in the credit union's URL and follow the link to apply for a home loan online, you should be fine.
- 4. Never apply for an online home loan without protection.** Even if you've followed the tips above, you shouldn't consider putting all that information online without having solid firewall and encryption software.
- 5. During the home loan process, let your processor know you prefer to communicate via phone or in person.** When you begin exchanging information online, even with someone you know and trust and with a firewall protecting you, you may let your guard down and give too much information to the wrong person.

For additional information on mortgage loans, please contact Scott Kesselman at (919) 248-9325 or scottk@homeloancu.com.

Join Our Supervisory Committee

We currently have one vacancy on our Supervisory Committee. This committee is charged with assuring safety and soundness in day-to-day operations of the credit union. Candidates for this position will be asked to oversee the credit union's annual audit, review periodic account verifications and verify that internal controls are being followed as required by credit union regulations. Committee members also attend monthly meetings of the Board of Directors whenever possible. We are seeking a human resources or accounting professional who would like to join this committee and take a more active role in the operation of the credit union.

If interested, please contact Doug Wilkerson at (919) 941-5700 x114 or wilkerson@rtpfcu.org.

Top 10 Buying Tips For Purchasing a Vehicle

Buying a new or used vehicle is a big decision, with many variables to consider. The reality is that the more knowledgeable you are about the buying process, the better chance you have to negotiate the best deal.

When you are picking out your next vehicle be sure to keep these ten tips in mind, to best guide you in your buying decision.

- 1. Determine how much you can spend**
Create a budget. Know what your credit score is upfront and what it means to you.
- 2. Research online**
There's pricing, different option packages, safety, and even long term cost of ownership to consider.
- 3. Know how much the dealer paid for the vehicle**
Knowing the invoice price on a new vehicle can help you negotiate a better deal. On a used vehicle, it's important to know the wholesale and retail values.
- 4. Set your price**
Figure out the cost for vehicle options and subtract any rebates or incentives currently offered for a new vehicle.
- 5. Contact the dealer for pricing online**
Through the CUDL AutoSMART program you can work with local CUDL AutoSMART dealers to receive pricing and availability on new or used vehicles before visiting the dealership.
- 6. Negotiate**
Negotiate your price.
- 7. Credit union financing is usually your best bet**
Don't be fooled by 0% or low-interest rate financing through dealerships.
- 8. Test drive**
Don't ever buy a car without taking it for a test drive, even with a new vehicle.
- 9. Close the deal**
Don't forget to use the information you researched for your trade-in to get the most.
- 10. What about extras?**
Once you reach the financing office, the dealer will offer you extras to protect your vehicle. Take these extras into account and decide which ones make sense for you.



For more information on our auto loans, contact us at (919) 941-5700 or visit our website at www.rtpfcu.org.

Rate Sale

Rates as low as

3.25%*

*Restrictions apply.

**New and Used
Auto Loans**

Get approved today!

AutoSMART iPhone App



Get this **FREE** app!

Go mobile with
AutoSMART today.

Visit www.rtpfcu.org for details.

**Click.
Shop.
Drive.**



**Loyalty Pays.
Get Your Share.**

**\$200 Cash Back
On New and Used
Auto Loans***

Get approved today!



Visit www.rtpfcu.org
for more information.

*Restrictions apply.

NCUA





Summer Fun at Theme Parks

Fun for the whole family!

RTP Federal Credit Union members can buy discount tickets to famous theme parks.

Theme parks include:

- Wet N' Wild Emerald Pointe
- Busch Gardens Williamsburg
- Water Country USA
- Carowinds
- Kings Dominion

Buy your discounted tickets online!

Need more information?
Visit our website at: www.rtpfcu.org



Spotlight on ... Melissa Everette, Call Center Representative

First Quarter Spotlight Award Winner

Melissa Everette was selected as the 1st 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. Melissa joined the RTP FCU family just over a 1 year and 5 months ago as a teller. Throughout her career at RTP FCU she has advanced consistently within the company. She currently holds the position of call center representative. Before joining RTP FCU, Melissa was a teller manager at Wachovia.

Melissa's supervisor says that, "Melissa is a huge asset to the credit union. Her great attitude is equally matched by her commitment to her job. I can always count on Melissa to have an excellent outlook and attitude even when the Call Center is short staffed or extra busy".

Thank you and congratulations for your hard work and dedication!



Daryl Sams, Call Center Supervisor:

"Melissa has emerged as a leader among her peers in the Call Center. She is quick to assist her co-workers with questions or tasks and is always willing to go the extra mile to make sure the job is done well."

Temporary Unlimited Insurance Coverage for Noninterest-bearing Transaction Accounts

All noninterest-bearing transaction accounts will be fully insured, regardless of the account balance and the ownership, by the National Credit Union Administration (NCUA) through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.

The term "noninterest-bearing transaction account" includes only traditional, noninterest-bearing demand deposit (or checking) accounts that allow for an unlimited number of transfers and withdrawals at any time, whether held by a business, individual, or other type of depositor. It does not include any transaction account that may earn interest or dividends, even if share drafts may be drawn on the account. For more information about temporary NCUA insurance coverage of transaction accounts, visit www.ncua.gov.

Funds Availability Policy Change

Our general policy is to make funds from your cash, check and electronic deposits available to you immediately. In some cases, we may delay your ability to withdraw funds depending on the type of check you deposit. Effective July 21, 2011, \$200 of your deposit will be made available to you immediately. If we do not make the funds available immediately when you deposit a check, we will notify you.