the scope

Get Your Home Into Tip-Top Shape for Spring

Home Improvement and Home Equity Loans will get you started!

If you're one of the many who spent a few days this Winter stuck in the house from snow, you

may have had extra time to notice some things in need of repair or remodel. Prepare your home now for the warm, sunny days ahead and get things into tip-top shape with a "no equity" Home Improvement Loan or a Home Equity Loan from RTP Federal Credit Union. Whether you have dreams of new carpet or hardwoods, painting or an outdoor patio — whatever your plans are, we're here to help!



Home Equity Loans start at 2.50%*

Home Improvement Loans start at 3.99%*

Visit www.rtpfcu.org or call (919) 941-5700 to learn more and get started!

*Restrictions apply. Rates and terms may vary based on credit history and profile. Home Improvement Loans are for home improvement purposes only.

mobility matters At RTP Federal Credit Union



Convenience Is Part of Our Mission

Our Mission at RTP Federal Credit Union is to offer our members a complete range of convenient, low-cost financial services, personalized to meet their individual needs. We know our members are busy and on-the-go all the time, so that's why we want to be accessible to you wherever you are. We are proud to offer our members the following services via mobile phone:*

Mobile Banking: Check balances, view transactions, transfer money and pay bills.

Mobile Deposit: Deposit checks anytime and anywhere, safely and securely.

Text Banking: Quickly check balances, view transactions and transfer money via text.

Visit www.rtpfcu.org for more information on our Mobile Banking options and to download the RTP FCU Mobile Banking App.

*Restrictions and qualifications may apply. Home Banking is required to use mobile features. Mobile Services are free, but you may incur mobile internet/data charges from your carrier/service plan. Please check with your carrier or service plan on specific charges.

RTP Federal Credit Union will be closed for the holidays:

April 18th: **GOOD FRIDAY**

May 26th: **MEMORIAL DAY**

Branch Locations & Contact Information

Research Triangle Park

21 Park Drive Durham, NC 27709 Mon-Fri 8:30am-5:00pm (lobby and drive-thru)

Raleigh

7560 Creedmoor Road Raleigh, NC 27613 Mon-Fri 8:30am-5:00pm (lobby and drive-thru)

915 North Harrison Avenue Cary, NC 27513 Mon-Fri 8:30am-5:00pm (lobby and drive-thru)

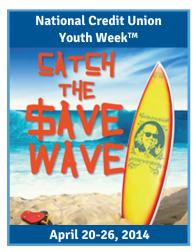
Member Call Center

919.941.5700 Mon-Fri 8:30am-5:00pm

Website www.rtpfcu.org







RTP FCU Spotlight Awards

Fourth Quarter Spotlight Award Winners

Rebecca Strickland and Jennifer Parker were selected as fourth quarter Spotlight Award Winners 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. Thank you and congratulations to Rebecca and Jennifer for their hard work and dedication!



Rebecca Strickland, Business Development Specialist

Rebecca's impressive performance and work ethic along with her care for the credit union's members and member companies make Rebecca a valuable team member at RTP FCU. She brings a fresh perspective and great energy to the credit union with her positive attitude and her desire to go above and beyond.



Jennifer Parker, Member Service Representative

Jennifer consistently provides superior, personalized service to our members and is committed to personifying the credit union's core values on a daily basis. She is always willing to take on new tasks and is able to balance her multiple responsibilities exceptionally well. Jennifer is a great assest to RTP FCU.

Be Cautiously Sociable With Social Networking

Facebook, Twitter, blogs and the like have added a new dimension to friendship. People from across the world talk, share photos, videos and music, and introduce one another to a growing list of real and virtual acquaintances. While social networking can be a good way to communicate, it's necessary to take precautions because identity thieves thrive in this environment.

Information you share on social networking sites can open doors for thieves. Your social profiles may contain your name, birth date, location and photo which a thief could use to obtain your address and other personal information needed to steal your identity. Be smart about your profile privacy settings, only allowing trusted friends access. Assume everything you post will be visible to everyone, however and use precautions with the content you share. Be proactive in protecting your family members as well and remember that some things are



better communicated off-line when you are in a secure envrionment.

Wills Day: Protect Your Family From the Unexpected

Wills Day will be held at the Research Triangle Park branch on May 21, 2014.

Are you prepared for the unexpected? Take just 30 minutes on May 21st to make sure your family is protected. An attorney will be on-site at our Research Triangle Park branch to prepare wills and other estate planning documents for members. A follow-up appointment will be scheduled at your initial meeting. Professional fees will be collected at the close of the first appointment.

Call (919) 941-5700 to schedule your appointment for May 21, 2014.

2014 Wills Day Pricing	
Wills	\$250 for individual, \$400 for couples
Living Wills	\$25 for individual, \$50 for couples
Complete package for spouses/companions	\$550 for couples

Credit Union Changes

New Hours:

RTP Federal Credit Union will have new operational hours beginning April 1, 2014.

M-F 8:30am-5:00pm

Branch Closing:

Effective March 28, 2014 our Downtown Raleigh branch located at 301 New Bern Ave will be closed permanently.

All other branch locations will continue to operate Monday-Friday 8:30am-5:00pm.

The credit union is available to serve our members through our many products and services. From the convenience of mobile banking and mobile deposit to the ease of direct deposit we offer a complete range of financial services to meet your

If you have any questions regarding these changes please do not hesitate to give us a call at (919) 941-5700.

Hold On To Your Money

Sit & Save



Save Money on Your Loans or You'll Get \$25 on Us!*

Call (919) 941-5700 for more information.



*\$25 will be deposited into your RTP FCU account. Offer is good for current RTP FCU members who have at least one non-RTP FCU interest-bearing loan with a balance. May not be combined with other offers. One Sit & Save evaluation per member every 12 months.