



RTP Federal Credit Union

the scope

Summer 2015

Ways to Save on Vacation

Vacations are meant to be a time to get away from the stress of our everyday, normal lives to enjoy ourselves; and while it would be nice to imagine no spending limit, most of us must still adhere to certain budget restrictions. Planning ahead can ensure that you get the most vacation for your money and can make vacationing the stress-free time you were hoping for.

Here are a few ways to save:

- 1. Travel:** Book flights on travel sites that offer competitive prices between airlines or call your airline agent and ask for a deal. If you have no time restraints consider saving by taking the train, bus or doing an old-fashioned road trip.
- 2. Lodging:** If you book by phone, ask the desk agent to beat the online rate. Sometimes apartments or homes are less expensive than hotels if you are staying a few days.
- 3. Food:** If you have a kitchen where you're staying, make your own meals. Make a meal plan and go to the grocery store when you arrive. If you eat out, make lunch your main meal since many restaurants have less expensive lunch menus.
- 4. Travel off-season:** Travel just before or after peak season. The weather is still nice, prices are lower, shops and restaurants are less crowded and there are fewer tourists.

With a few of these money saving tips you'll have a stress-free vacation!

loans for your
summer adventure

rates start at **1.49%***



We'll Help You Start Your Summer Adventure!

It's that time of the year when you want to get out and drive—or sail or camp. But do you have the mode of transportation to do it? RTP Federal Credit Union offers great low rates and manageable terms on auto, boat, motorcycle and RV loans. So you can travel until your heart's content and go on the adventure you've been dreaming about—RTP FCU is here to help!

Summer Adventure Loan rates are as low as 1.49%*

Visit www.rtpfcu.org or call (919) 941-5700 for more information.

Get a Summer Adventure Loan June 1st - August 14th and you'll be entered in for a chance to win one of three beach cruiser bikes!!**

*Restrictions apply. Rate and terms may vary based on credit history and profile.

**Visit www.rtpfcu.org for more information.

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

July 3rd
INDEPENDENCE DAY

September 7th
LABOR 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)

Cary

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



facebook.com/rtpfcu



twitter.com/RTP_FCU



RTP FCU Spotlight Award

First Quarter Spotlight Award Winner

Marcelle Santiago was selected as first 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. Thank you and congratulations to Marcelle for her hard work and dedication!



Marcelle Santiago, Loan Servicing Specialist

Marcelle continually goes the extra mile for RTP FCU and is a great asset to the lending department and other departments as she takes on extra work and helps wherever needed. Whether it's protecting member assets, providing superior personalized service and building valuable relationships with members or making sure things run smoothly behind the scenes, Marcelle is a team player.

Fun For the Whole Family!

One of the many extra perks of membership at RTP Federal Credit Union is the discounts you can receive on nearby theme parks, attractions, theater tickets and services. Summer is an especially great time to take advantage of the reduced-priced tickets for fun in the sun for your whole family! If you're looking for a mini getaway and want to save a little money, look into some of these great options, sure to please everyone.

Your membership allows you to get discounted tickets at the following parks:

- Wet 'n Wild Emerald Pointe
- Carowinds
- Kings Dominion
- Busch Gardens
- Water Country USA
- SeaWorld
- Biltmore Estate



For more information and to purchase your discounted tickets, visit www.rtpfcu.org!

Employees Benefit From RTP FCU Membership

Employees today are looking to take advantage of all the benefits offered to them. What financial wellness benefits are you offering your employees? Enhance your benefits package as a member company of RTP Federal Credit Union at zero cost and your employees will be able to take advantage of credit union membership.

Becoming a member company is hassle free. You will be assigned a personal relationship specialist who will walk you through the easy process and provide you with all the materials needed. The credit union will also come on-site to provide free information sessions and membership drives, saving your employees time and money.

Financial wellness is just as important as good health. By adding credit union membership to your benefits package, your employees will know that you're looking out for them.

Contact us at (919) 941-5700 x 5008 for more information and to get connected with your personal relationship specialist.

Vacation Loans

We'll finance your trip without the high interest.

Rates as low as

5.99%*



Visit www.rtpfcu.org for more information.

*Restrictions apply. Rate and terms may vary based on credit history and profile.

Credit Union Changes

The following changes have been made to the credit union's fee schedule. The changes take effect August 15, 2015.

Card Replacement Fee
.....\$15.00

Smart Option Student Loans

3 payment options
Competitive rates*



*Restrictions apply. Rate and terms may vary based on credit history and profile.