



RTP Federal Credit Union

the scope

Summer 2016

Protect Your Money While On Vacation

Brought to you by the Diamond Travel Club at RTP FCU

You've saved and planned all year for your vacation and now you're ready to enjoy the fruits of your labor. Here are a few ways to keep your money safe while on vacation:

1. Take Only What You Need: Remove extra credit cards, cash and checkbooks from your wallet. Only bring the credit cards you'll be using and a debit card for withdrawing cash at ATMs. Remove cards that have your Social Security Number.

2. Use Credit Cards for Major Purchases: You have much less liability on a credit card, should it be stolen and used for fraudulent purchases.

3. Notify the Credit Union of Your Travel Plans: If you plan to travel abroad or make large purchases while traveling, let RTP FCU and other financial institutions where you bank know of your plans. This will prevent them from thinking the charges on your card from your travel destination are fraudulent and therefore blocking your credit or debit card.

4. Use Online Banking to Review Purchases: After returning from vacation, review your online banking accounts to ensure all purchases and withdrawals are correct. If there are fraudulent charges, you'll want to alert your financial institution and card companies ASAP.

With these thoughtful steps to protect your money, you'll have a worry-free vacation!

loans for your summer thrills

rates start at **1.49%* APR**



Summer is Full of Thrills at RTP FCU!

Want an exciting summer full of twists, turns and fun? Maybe you even need to satisfy your need for speed! RTP FCU is kicking off the summer with Summer Thrills Loans on Autos, Boats, Motorcycles and RVs. Don't waste your hard-earned money on high interest rates. RTP Federal Credit Union has the low rates and fantastic terms you want — sure to thrill!

Summer Thrills Loan rates are as low as 1.49% APR.*

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

Get a Summer Thrills Loan June 1st - September 2nd and you'll be entered in for a chance to win theme park tickets and other fun prizes!!**

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

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

RTP Federal Credit Union will be closed for the holidays:

July 4th
INDEPENDENCE DAY

September 5th
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

Lynne Johnson 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 Lynne for her hard work and dedication!



Lynne Johnson, Operations Support Associate

Lynne consistently goes above and beyond her assigned duties to do what is best for the credit union. She recognizes the importance of providing good service even behind the scenes and knows this will translate to a good member experience. Her outstanding attitude and willingness to help out in her department and in other departments make her an incredibly valuable asset to the credit union.

Summer Thrills Continue With Discounted Tickets

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!

Home Improvements Pay Off With a Little Forethought

Improving your home can have many benefits. Whether you plan to live in your home long-term or you plan to sell in the near future, investing in your home can be a positive way to improve comfort or value. Like any major investment, it pays to do some research. In the case of your home, you should look to determine which areas would most benefit from repairs or updates.

If you plan to live in your home for awhile, you may want to upgrade to energy-saving appliances or consider adding additional space for aging parents. If you plan to sell, you may be looking at a simple fix like fresh paint and new carpets or something major like a new roof. It's to your benefit to evaluate all areas and then to prioritize the most important tasks before developing a plan of action. Then you'll have an idea of which items will be worth the cost. With a little forethought, you should see a return on your investment—either a more comfortable home or a "Sold" sign.

Home Improvement Loan rates are as low as 3.99% APR.*

For info on our affordable "no equity" home improvement loan, visit www.rtpfcu.org.

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

Vacation Loans

Rates as low as

5.99%* APR



Visit www.rtpfcu.org for more information.

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

Credit Union Changes

Beginning October 1, 2016, we will no longer give balance inquiries out over the phone. Balances may be obtained through home banking, mobile banking, Touch Tone Teller, or at one of our ATM machines. With the increased threat of fraud lurking, we find these measures necessary for the safety of our members and the credit union.

BIG NEWS!

Interest Checking is Coming Soon!!



Get excited.
We sure are!