



INSIDE VIEW...

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Using Your Debit and Credit Card Safely

Teach Your Children About Money

2nd Quarter Spotlight Winner

BRANCHES:

Research Triangle Park
21 Park Drive
Durham, 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
Terry Sanford Federal Building
301 New Bern Ave #107
Raleigh, NC 27601
Mon-Fri 10:00-2:00

Member Call Center –
919.941.5700
Website: www.rtpfcu.org



Members Make the Difference

RTP Federal Credit Union has always been more than just a financial institution. For over 43 years our primary focus has been to provide our members with a complete range of financial products and services that best fit their individual needs to help make their lives easier and more financially secure.

Recognizing that our members are our number one asset, we strive to design our promotions to provide members with a great rate or benefit while maintaining the credit union's financial stability. In our most recent Loyalty Pays promotion, we were able to provide over 200 members with a low interest rate auto loan and even put \$200 cash back in the pockets of many.

Thank you for embracing the actions of the credit union and supporting our mission. We have products, services and lower-than-average loan rates for all. Contact your local branch or visit our website often to see the full spectrum of our offerings and special promotions.

Our members truly make the difference!

RTP Federal Credit Union will be closed for the holidays:

October 10th:
COLUMBUS DAY

November 24th & 25th:
THANKSGIVING

December 26th & 27th:
CHRISTMAS

January 2nd:
NEW YEAR'S



Rewarding Possibilities Getting to the Point

Members can earn up to 6,000 ScoreCard Reward Bonus points* by acquiring the following:

- Platinum Visa Credit Card
- New or Used Auto Loan
- Mortgage Freedom Loan

Not only can you get a great rate – but also be awarded valuable ScoreCard Reward Points to spend on merchandise and travel.

* Restrictions apply

More information coming soon...visit www.rtpfcu.org

Using Your Debit and Credit Card Safely

Tips for protecting yourself on paper and online

Keep your personal information private.

- Do not write your PIN on your card or carry it elsewhere in your wallet.
- Shred sales receipts instead of throwing them away. Many receipts contain the last 4 digits and expiration date of your card, as well as your name. Scam artists can use this information to steal from you.

Keep records.

- Keep a record of all your card numbers for reporting lost or stolen cards. Store your records in a safe place.
- Review your account statements frequently. Look for any charges you don't recognize.

Use discretion when purchasing.

- Never give your card number to anyone or any organization to get something for free. "Free" gifts and prizes offered over the phone often have hidden charges or scams.
- When buying over the Internet, always make sure that the browser is secure, and choose reputable websites.

Buying a Home or Refinancing?



RTP Federal Credit Union Mortgage Rates Are at a Record Low!

Let RTP FCU help you get into that house of your dreams.

Contact our mortgage loan officer, Scott Kesselman for more information.

(919) 248-9325
scottk@homeloancu.com

Behind the Numbers: What Does (and Doesn't) Affect Your Credit Score

You've heard of credit scores. You've probably even been told not to apply for too many loans or to run your credit report too often because it can 'bring down the score.' But the truth about what does and doesn't affect your credit score often remains a mystery.

When you apply for a mortgage loan, your credit score is a major factor in determining the type of loan and the interest rate you'll get. Because automated underwriting is so prevalent today, your credit score really effects whether or not you'll qualify for a home loan.

There are five major factors that affect your credit score:

1. Whether or not you pay your bills on time. This includes mortgage loans, car loans, credit cards, and any other loan that shows up on your credit report.
2. Loan balances. The total amount you owe is taken into account when evaluating whether or not you will be able to take on additional debt.
3. Amount of time you have had credit. Someone who just got their first credit card and has no other credit history will have lower points for this factor than someone who's been paying on time for several years.
4. New credit. Too much recent credit, even if you have a long credit history, is a warning sign to lenders.
5. Account mix. Is it completely credit card debt, or do you also have a mortgage loan, a car loan and a department store account? The more variety, the better. To a lesser degree, your score also takes into account the following:
 - Your level of education
 - The amount of time you've live at one address
 - The amount of time you've worked at one place; and home ownership



Homeowners get more points because they are considered a better credit risk (another reason to consider homeownership if you rent!).

As you can see, the best way to get a high credit score is (surprise, surprise) to earn it! By paying all bills on time and using credit responsibly, you demonstrate the fact that you're a good credit risk . . . and in return you'll get the lowest rate possible on your home loan.

For information on our mortgage program contact Scott Kesselman at (919) 248-9325 or scottk@homeloancu.com.

Teach Your Children About Money It's Never Too Early to Start Saving!

How financially savvy are your kids? According to the Credit Union National Association, youths ages 13 to 19 spend approximately \$158 billion a year — an average of \$5,000 per youth. And parents provide 50% to 70% of that money. So do you know where your money goes?

It is important to teach basic money management skills to even the young children. Help your child to save a portion of his or her allowance each week, and allow them to appreciate the result. Let them save for, and buy, something they really want. Rewards reinforce young children's savings habits, so tie saving to spending.



Teenagers today are spending more than ever. Yet a recent study by the Jump\$tart Coalition for Personal Finance Literacy, showed that teens are being sent to college campuses — where credit offers abound — with little or no knowledge of personal finance, money management and credit card basics. As a result, it is very easy for them to fall into debt without even realizing what is happening.

One way to help your teen to manage his or her finances is a debit card. Debit cards look and function much like credit cards, but they do not allow users to plunge into debt. A debit card works like a check because it takes money directly from the buyer's account. When the account runs out of money, the card is rejected.

RTP Federal Credit Union's Triangle Kids and Triangle Teens Accounts can help you begin to educate your children about money, with options available for all age groups. Remember, it is never too early to start saving!

Rate Sale

Rates as low as

3.25%*

*Restrictions apply.

**New and Used
Auto Loans**

Get approved today!



A Winning Combination Platinum Visa Credit Card and ScoreCard® Rewards

The possibilities are endless with our new Platinum Visa Credit Card and ScoreCard® Rewards Program. Get rewarded everytime you use your Platinum Visa Credit Card with ScoreCard® Rewards.

**Enjoy the benefits of both
services together!**

Platinum Visa Credit Card

- Low, fixed interest rates
- No annual fee
- No minimum balance

ScoreCard® Rewards

- \$1 = 1 point
- Points do not expire
- Merchandise is updated regularly

Rewards are redeemable for name brand merchandise, travel discounts, and adventure excursions.

Visit www.rtpfcu.org for more information or to apply for a Platinum Visa today!

COLUMBUS DAY CLOSING

October 10, 2011

RTP Federal Credit Union will be closed October 10, 2011 for an employee training day. We apologize for any inconvenience.



Spotlight on... Allison Clark, Member Service Representative

Second Quarter Spotlight Award Winner

Allison Clark was selected as the 2nd 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. Allison joined the RTP FCU family in 2008 as a teller and has since been promoted to Member Service Representative. Allison's dedication and strong work ethic continues to show day-in and day-out. These shining qualities made it easy for management to select her for the 2nd quarter spotlight award winner.

Tori Browning, Assistant Branch Manager remarked:

"Allison has consistently offered superior, personalized service to our members and is always willing to help in the branch when needed. Throughout the second quarter, she has managed to not only perform her MSR duties, but also take on additional responsibilities as needed."



Mortgage Freedom

Seeking mortgage relief has never been easier with the Mortgage Freedom Program. Designed to offer members the chance to reduce their debt or retire without a mortgage payment.

Fixed rate = 4.00%*

- ★ No closing costs
- ★ No application fee
- ★ Maximum loan amount = \$150,000
- ★ Valid for refinancing only
- ★ Primary residence only
- ★ Maximum term = 10 years

**Restrictions apply. Rate and terms may vary.*



NCUA

Get approved today!

**Call a loan officer at
(919) 941-5700**

Candidates Needed

Join our Supervisory Committee

We currently have a 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 these positions 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 HR and accounting professionals 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.

Candidates Needed 2012 Board of Directors

If you are interested in running for a position on the credit union's Board of Directors, we are now accepting nominations. As a board member, you would volunteer your time each month to help determine our rates, set policies, and determine the overall direction of RTP Federal Credit Union.

If interested, please contact Doug Wilkerson at (919) 941-5700 x114 or wilkerson@rtpfcu.org before November 2, 2011.

International Credit Union Day October 20, 2011

Since 1948, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

