



INSIDE VIEW...

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Teach Your Children About Money: *It's Never Too Early To Start Saving!*

RTP Federal Credit Union Adds New Online Security

BRANCHES:

Research Triangle Park
1005 Slater Road
Durham, NC 27703
Mon-Th 9-5/Fri 9-6
Drive-thru open at 7am Mon-Fri

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)

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



Protect Your Information — Protect Yourself

By *Doug Wilkerson, President*

You've seen us give a lot of attention to information security and the protection of your personal and account information. That's because we are seeing much activity in the attempts our members are experiencing in someone trying to trick them into giving away their private information – with the intention of stealing their identity and creating fraudulent transactions in their good name.

One would think that this is a lot of hype over nothing – but the truth is, the hype is legitimate. Information theft is a big problem. Therefore, we will keep sending out the message – don't give away your information!!!

Keep these tips in mind:

- » If someone calls from a business that you do not recognize, that you do not do business with regularly and they want your information – don't give it to them. Hang up and call the company back. If they really needed the information, you can determine it then.
- » If someone offers you a prize but says you have to give them your account information for a processing fee – don't give it to them. They are only trying to get your account number.
- » If someone wants you to buy travelers checks or money orders for them, or wants you to cash a check for them and offers to pay you for helping them, don't do it.
- » If someone wants to send money to your account and offers you part of the money if you will get a cashiers check for them – don't do it.
- » Don't write your PIN number for your ATM or Debit card on the card – if you lose it, someone could access your account.
- » Don't use PIN numbers other people can figure out such as your date of birth or your address.
- » Don't put outgoing checks for the payment of bills in your mailbox with flag up – it is an invitation for someone to open your box, steal your mail and use your account number.

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RTP Federal Credit Union will be closed for the holidays:

November 23rd and 24th:
THANKSGIVING

December 25th and 26th:
CHRISTMAS

You'll Never Catch Us "Phishing"

If you get an email asking you to verify personal information, it didn't come from us! We'll never send you a letter or email asking for your account numbers, user names, passwords, or Social Security number. If you get a message like that – called "phishing" – don't bite.

We are aware of a recent scam that appeared to come from RTP Federal Credit Union, even using our logo in the email message. Don't be a victim of identity theft: if you receive an email message asking for personal information, be safe and call us first. We're always here to help!





HOLIDAY SPENDING TIPS

With the Holiday Season around the corner, here are a few suggestions to help you make it through without breaking the bank:

- » **Budget holiday spending:** Right now, decide how much you can afford to spend and stay within that budget.
- » **Make a list:** Staying within this budget will be much easier if you make a price list of all gifts and other holiday items you plan to purchase. Don't forget to include extra expenses for holiday foods, party clothes, holiday décor and postage.
- » **Comparison shop:** You can easily save more than 10% on most items, sometimes considerably more, by comparing prices at different stores. An easy way to do this is to go online and search for the same product on different merchants' websites. Also, many online merchants offer free shipping during the holidays, so you may be able to save yourself a trip to the mall!
- » **Pay off debts as quickly as possible:** If you must make holiday purchases using credit, be sure to pay off this debt as soon as possible. A good benchmark is not to borrow more than you can repay within several months.
- » **Plan for next year by opening a Christmas Club Account:** This is a great way to start saving for next year. Ask us how you can automatically transfer funds from your checking to your Christmas Club account every month. You'll be surprised how quickly the money adds up. Plus, the discipline of saving reinforces your good budget intentions.

Member Appreciation Day is a Success!

STORMY Greets RTP Federal Credit Union Members



RTP Federal Credit Union held its first annual Member Appreciation Day on Friday, August 18, 2006, with festivities at each of its three branch locations. The event was a chance for RTP Federal Credit Union to celebrate and thank its loyal members with a complimentary day of fun for all to enjoy.

"We focus a lot of attention and energy on providing high quality, personal service to our members," said Doug Wilkerson, President of RTP Federal Credit Union. "They are the owners of the credit union and without them, we wouldn't exist. This day was a chance for all of us, including management, to spend all of our time, face-to-face with our members, to thank them for their business and to let them know that they are our most valuable asset."

Throughout the day, food and beverages were available for members to enjoy in the lobby of each branch. In addition, there were plenty of giveaways to make sure no one left empty handed. The highlight of the day, however, was an appearance by STORMY, the official mascot of the Carolina Hurricanes. STORMY traveled to each branch to pose for pictures and sign autographs for RTP Federal Credit Union members, entertaining adults and children alike with his high energy antics and enthusiasm.



Member Appreciation Day also marked the start of our month long Membership Drive and the debut of our new Youth Accounts. Members were encouraged to bring the whole family, and coupons for "Five Youth Dollars" were available to help young members start saving. RTPFCU is pleased to be able to help educate the next generation about the importance of financial responsibility.

Thank you to all of our loyal members who helped make Member Appreciation Day a success!



RTP Federal Credit Union Second Quarter Spotlight Award Winners

The following employees were selected as the 2nd Quarter Spotlight Award Winners at each location for exceeding their supervisor's expectations by going above and beyond the call of duty to demonstrate the core values that define RTP Federal Credit Union. Thank you and congratulations for your hard work and dedication!



Janika Boyd
Member Service
Representative,
Stonehenge Branch



Melissa Smith
Cormican,
Member Service
Representative,
Cary Branch



Gina Sykes
Member Service
Representative,
Administrative Office



Brent Wilson
Member Service
Representative,
RTP Branch

Candidates Needed 2007 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 1, 2006.

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» Don't fall victim to internet messages that claim to be from a government agency or financial institution and need to verify your account number. This is a very popular trick to get your account information and then open accounts in your name.

Instead, you should do these things:

- » Use direct deposit for your paycheck. It is fast, convenient and the safest method to get your money into your account.
- » Memorize your PIN numbers or choose ones that make sense to you that others cannot figure out.
- » Be very suspicious of the people you give your account number to – especially on the phone or online. It should only be with someone that you initiated the transaction.
- » Remove your driver's license number from your checks the next time you re-order.
- » Use our internet banking service to monitor your account regularly.
- » Use our bill payment service for the payment of your regular monthly bills.
- » Check your credit report every year. Contact us, we'll tell you how.
- » Call us directly if you have any suspicious activity or inquiries about your account, we'll investigate your account and help you determine if you need to take action.

Holiday Giving - 2006 Angel Tree

Angel Trees will be up in each branch lobby shortly before Thanksgiving this November. Each tree will bear the names and gift requests of local children in need. To sponsor an Angel, just take a name off the tree, bring back a gift (with Angel name attached) to put under our Angel tree, and Wake County Human Services will deliver the gifts and some holiday cheer to our Angel children before Christmas.



Broadway Series South Discounted Tickets Available to RTP Federal Credit Union Members!

Broadway Series South extends RTP Federal Credit Union members a special discount for select seating and performance dates. To order tickets or for more information about performance schedule or pricing, please contact us at 919.941.5700 x127 or send an email to bates@rtpfcu.org.

VISA Gift Cards - Just in time for the holidays!

VISA Gift Cards will be available for purchase at our branches beginning in mid-October. Look for more information in the upcoming weeks!