



THE SCOPE

Fall 2007

INSIDE VIEW...

An Introduction to Estate Planning: *Contributed by Seidel Gamber, PLLC*

Spotlight on ... Our Branch Managers: *Meet the people who keep our branches running smoothly*

Deduct-A-Buck for the Future of Credit Unions

Together We're Better: International Credit Union Day is October 18th

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

RTP Branch — On the Move

As you have read in our previous newsletters, our RTP Branch is relocating this fall. Moving to the “heart of RTP”, the branch will be located on Highway 54 at 21 Park Drive in the new Shops at Park Center.

The new Shops at Park Center branch will offer a drive-up ATM and safe deposit boxes, which have not been available at our current RTP branch. Another notable change is our hours. The new branch will be open Monday – Friday 8:30 am – 5:30 pm.

If you have driven by the new location, you may have noticed extensive construction going on in the center. Below is a drawing of our new branch.

RTP Federal Credit Union is very excited to be a part of The Shops at Park Center. We look forward to the move and introducing this branch to our members this fall.

Please be on the look out for more information and an exact move date over the next month.



RTP Federal Credit Union will be closed for the holidays:

October 8th:
COLUMBUS DAY

November 22nd and 23rd:
THANKSGIVING

December 24th and 25th:
CHRISTMAS

Just the Facts on the RTP Branch Relocation

Where:
21 Park Drive, RTP, NC
The Shops at Park Center

When:
Fall 2007, exact date TBD

What's New:

- » Drive-up ATM
- » Safe deposit boxes
- » Hours, lobby & drive-thru: Monday - Friday 8:30 - 5:30





OUR BUSINESS IS YOUR BUSINESS

RTP Federal Credit Union Business Accounts are designed with local businesses in mind. Our superior level of service will remind you that as a member of the credit union — you're also an owner. We offer a full range of products and services to meet your needs.

Business Deposit Accounts

- » Business Checking
- » Business Savings
- » Money Market
- » Certificate Accounts

Business Lending

- » Lines of Credit
- » Term Loans
- » Commercial Real Estate
- » Business Credit Cards
- » Trade Finance

Other Business Services

- » Merchant Bankcard Services
- » ACH Transactions
- » Night Depository

For more information about our Business Services, please contact us at (919) 941-5700 or visit our website at www.rtpfcu.org.

Why didn't I get a receipt?

As the result of a change to federal law, you may not get a receipt every time you use your ATM/debit card. Federal law generally requires a receipt to be made available for these electronic fund transfers. However, the revised law provides an exception for transactions of \$15 or less. For transactions over \$15, federal law continues to require that a receipt be made available.

An Introduction to Estate Planning

Contributed by Christopher R. Gamber, Esq., Gamber@SeidelGamber.com
Seidel Gamber, PLLC

As individuals, we strive to give our loved ones better lives. And yet, despite this fact most of us procrastinate in doing one thing that is essential to protect what we work so hard for — we fail to plan for our estate. While the term 'estate' may conjure up sprawling mansions with tennis courts, pools, and a small army of servants — the actual legal definition of estate is much less glamorous. Your estate is simply the total value of all the property you own at the time of your death.

There is a common misconception that estate planning only needs to be undertaken by the elderly, the ill, or those who have large amounts of assets. However, no one can predict when we will die or if we will become mentally or physically disabled. As our society lives longer, the chances of a debilitating disease or a catastrophic event affecting someone we care for becomes more and more likely. Yet we continue to put off planning for those eventualities.

There are certain critical documents that need to be a part of every estate regardless of its size. Those minimally required documents include:

Health Care Powers of Attorney which allow you to appoint someone to make your medical decisions;

Durable Powers of Attorney which allow you to appoint someone to handle your financial affairs;

Living Wills to spell out what specific medical treatments you authorize if you are terminally ill or in a persistent vegetative state; and,

Wills which detail, in part, who will receive your assets and who will serve as guardians for any minor children or individuals with special needs.

For some, the estate documents mentioned will be more than adequate, while for others, those documents will only be the beginning of properly addressing their full estate planning needs. In determining what your estate may require, it is advisable that an attorney with estate planning experience be consulted to guarantee that your individual issues are addressed, and that your documents meet North Carolina legal requirements.

Regardless of the complexity of the individual's estate, estate planning documents will provide a roadmap in a time of crisis when family members need direction the most. Once your estate plan has been implemented, it should be reviewed any time there is a significant event in your life or at the very least every other year. This ensures that the plan will always reflect your current wishes. It is important to remember that estate planning should be thought of as an ongoing process, not just a one-time transaction.

Spotlight on . . . Our Branch Managers

Meet the people who keep our branches running smoothly



Kristin Tomek joined our staff in June 2007 as Branch Manager of our RTP location. Kristin recently relocated to this area from New York, joining us with approximately twelve years of credit union experience. As a branch manager, Kristin feels that her primary responsibility is “making a difference in people’s lives”. The RTP branch will be

moving to its new location at The Shops at Park Center this fall, and Kristin is currently focused on assuring a smooth transition for our staff and members. Kristin looks forward to the opportunity to better serve our members in the new location.



Janell Cabral became the Cary Branch Manager in May 2007, after relocating from our RTP branch, where she had served as Loan Officer and Branch Manager. Janell joined us earlier this year with over ten years of banking experience, including nine years of consumer lending experience. Her primary responsibility at the Cary branch

is to provide superior customer service to our members by using our core values to ensure that the branch is run effectively and efficiently. The Cary branch has been growing steadily since its opening in late 2005, and Janell is focused on continuing its growth into a thriving financial center.



Juan Sarabia became our Stonehenge Branch Manager in February 2007. Juan has been with RTP Federal Credit Union for six years, holding positions including Teller, Member Service Representative, and Loan Officer at our RTP branch before transitioning to his new position at Stonehenge. Juan brings with him an additional seven years of banking

experience prior to joining our team. Juan’s current concentration for the branch is for continued growth by expanding the loan portfolio and obtaining more members. Juan’s goal is to provide the best service possible to grow the branch without losing the personal service and defining values of RTP Federal Credit Union.



Deduct-A-Buck for the Future of Credit Unions

Deduct-A-Buck is a program being used by credit unions across North Carolina to raise money for CULAC and CUPAC of NC, the federal and state political action committees that make wise investments with credit union members’ donations. These donations help elect and reelect pro-credit union candidates to Congress and the NC General Assembly.

Beginning in October, RTP Federal Credit Union members will be asked to consider a voluntary contribution of \$1 or more per year from their checking or share draft accounts for CULAC/CUPAC.

Political involvement will be key to the future of credit unions as the current legislative and judicial issues facing credit unions are recognized to be long-term and ongoing challenges. The Deduct-A-Buck program, like a credit union, is based on the grassroots concept of people working together at the local level.

Please join us and Deduct-A-Buck for the future of credit unions.

Coming Soon . . .



Our website is getting a totally new look. Watch for it in November!



Spreading Holiday Cheer Helping Local Children with Toys for Tots

The mission of the U.S. Marine Corps Reserve Toys for Tots Program is to collect new, unwrapped toys during the holiday season and distribute those toys as Christmas gifts to needy children in the community. This year, all RTP Federal Credit Union branches will be Toys for Tots drop off locations. Look for more information coming soon!

Join Our Supervisory Committee

We currently have two vacancies 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@rtppfcu.org.

Candidates Needed 2008 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@rtppfcu.org before November 1, 2007.

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!



Elyse Hurm
Member Service
Representative,
Stonehenge Branch



Amy Moore
Loan Sales Officer,
RTP Branch



Daryl Sams
Loan Officer,
Administrative Office

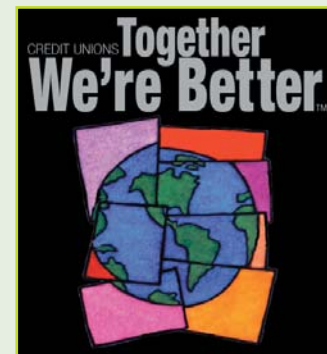


Jeana Hill
Member Service
Representative,
Cary Branch

Together We're Better: International Credit Union Day

At RTP Federal Credit Union, we take pride in our heritage as a cooperative financial services provider and our connection to credit unions worldwide. On October 18, we'll celebrate International Credit Union Day along with credit unions and their members around the world.

This year's "Together We're Better" theme illustrates how credit unions grow stronger by working together on local, state, national and international levels. And the result is better service to ALL credit union members. Help us celebrate on October 18. We will have giveaways and refreshments available in our branches.



Announcing ACH Services

RTP Federal Credit Union is now offering ACH services to our members. ACH (Automated Clearing House) is a highly reliable and efficient nationwide electronic funds transfer system that provides clearing of electronic payments for financial institutions.

With ACH we will "go get" the funds from your other financial institutions and either make your loan payments or deposit into your checking and / or savings accounts. Or, if you would like to have your funds at RTP FCU transferred to other institutions we can do that for you as well. ACH allows members to have more control over their money and payments – dictating when payments are made and transactions occur.

For more information on our ACH services, contact us at (919) 941-5700.