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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



Then and Now

*A history of RTP Federal Credit Union
by Doug Wilkerson, President*

In 1967, I doubt that I had ever heard the term credit union, and I'm absolutely certain that I had no idea what it was or what it stood for. However, a group of federal employees working in the still very young Research Triangle Park did know about credit unions, and they understood why one was needed for professionals in this area. Employees from EPA and NIEHS in RTP had regular contact with larger employee centers in Washington, DC and Atlanta. From co-workers there, they learned about the benefits of credit unions in those cities and wanted a similar option for federal employees in RTP. The idea solidified, and a proposal for RTP Federal Credit Union soon arrived at the National Credit Union Administration (NCUA) District Office headquarters in Atlanta. On January 17, 1968, RTP Federal Credit Union was officially born.

The original charter contains the names of just seven individuals though it took the support of many more to get it started. For several years, the credit union was "operated" by a handful of EPA and NIEHS employees. A visit to the credit union, located at EPA, probably meant stopping by someone's desk to drop off a check. Loan applications were reviewed by the credit union at a meeting once or twice a month.

Eventually, the credit union became large enough to hire the first employee—a manager who served as bookkeeper, teller, loan officer, collector and member service representative. It wasn't long before more employees were hired and the credit union moved into its first permanent office on Alston Avenue. In 1987, we moved again—into our current RTP location. We have since expanded into North Raleigh and Cary.

RTP Federal Credit Union will be closed for the holidays:

April 14th:
GOOD FRIDAY

May 29th:
MEMORIAL DAY

In 1992, the Board of Directors approved the addition of TouchTone Teller, giving members 24-7 account access. We thought that this technological step was big, until we introduced Internet banking just four years later. We were one of the first credit unions in the state to offer Internet banking and the first to offer real-time access to account information. Currently, more than 35% of our members regularly use the Internet for account access. New services like electronic bill payment, e-statements and online check imaging continue to draw high praise from our members. We are no longer the place to go for just a car loan but, instead, a financial institution that showcases an array of quality products and, of course, superior service.

Last year, we introduced a new logo and corporate identity. In the process of developing this identity, we surveyed members past and present. It isn't a surprise that the same ideals most important to our membership—convenience, high quality, personal service and competitive products—are those important to our directors. After all, our Board of Directors is comprised of credit union members. *Continued on p.4.*



RTP Federal Credit Union's first office



ASK YOUR MORTGAGE LOAN OFFICER:

How can I improve my FICO score before I buy a new home?

A critical factor for all mortgage applicants is their FICO, or credit, score. Scores are computed from your personal credit report. To know your score—a range from 350 to 850—you can go to www.myFICO.com.

Unhappy with your score? Here are six action steps that can improve your FICO score:

- 1) Continue paying your bills on time—your payment history matters.
- 2) Don't add to your balances or reach your credit card maximums.
- 3) Don't apply for new credit or cancel an old card, since length of credit helps.
- 4) Pay down high balances; don't shuffle debts among several lenders.
- 5) Settle any collections or past due accounts.
- 6) Dispute and resolve any inaccurate items in your credit report. Remember that the last two years of your credit history are the most important.

Getting your financial house in order will help you get the house you want.

For a FREE mortgage analysis, give your dedicated Mortgage Loan Officer, Jackie Fore, a call today at (919) 941-5038 or stop by her office at our Slater Road branch in Research Triangle Park.

Where Did I Leave My Retirement Money?

Jack Short, Certified Financial Planner™

We've all misplaced things during our lives—some of us do it on a daily basis. But, as a financial planner, I see people time and time again who misplace their money. That's right, retirement dollars are often left with a previous employer after a job change. Care of those investments, if remembered at all, is usually neglected.



In fact, it is estimated that one-third of all people who change jobs leave retirement plan balances with their former employers' plan providers (*The Wall Street Journal*, 3/28/05).

This, of course, leaves the distinct probability that they'll be searching for those accounts at a later date.

If it sounds like this is you, it doesn't have to be!

If you have multiple retirement accounts spread out among several former employers, you may want to consider consolidating the funds with an IRA rollover. With the money pooled into a single IRA, it is easier to manage the funds and track investment performance. And, because IRAs typically offer more investment options than employer-sponsored retirement plans, you will have more control to choose investments according to your specific goals, time frame and risk tolerance.

IRAs also have some estate planning advantages. If beneficiaries are named correctly in an IRA, they have the ability to draw down the account balance over their lifetimes while the balance can continue accumulating tax deferred, extending the legacy you've left behind.

So remember to think about your options if you have retirement money scattered between providers from past employers. And, if you've recently switched jobs, now is a good time to consider a retirement account rollover, while you still remember where your money is!

Jack Short is available for consultation at RTP Federal Credit Union's Slater Road branch in Research Triangle Park. He can be reached directly at (919) 941-1060 extension 150.

Securities offered through Securities Service Network, Inc. Member NASD, SIPC. Investments are not deposits of RTP Federal Credit Union, are not insured by NCUA and involve investment risk including loss of principal.

Attention Chapel Hill Area Soccer Players:

We recently welcomed the C.H.A.C. Soccer League to RTP Federal Credit Union as a Member Association (SEG).

Founded this year by a former employee of Rainbow Soccer, the league currently has seven adult competitive teams in Chapel Hill and anticipates the addition of more by the end of the year.

As a member benefit, C.H.A.C. Soccer will waive the annual \$25 NCASA Player's Pass fee for all RTP Federal Credit Union members who join the league.

For more information, contact co-owners Juan Sarabia and Melissa Suarez at (866) 450-2422 or jsarabia@chacsoccer.com.

Teaching Children About Money

Smart habits now lead to smart habits later

Teaching basic money management skills to children is critical. Teens spend an estimated \$170 billion a year, according to Teenage Research Unlimited, yet fewer than half know the basics about credit, checking, savings accounts, or auto insurance. Teach your children to become regular savers and responsible borrowers now, so they'll be prepared when they're out on their own.

Younger than age 5

- Use coin banks to help children learn how to identify coins and count money.
- Try Credit Union National Association's "Thrive by Five™" free activities to teach your preschoolers basic money lessons (available at www.creditunion.coop).

Ages 5 to 10

- Give a weekly allowance to offer hands-on experience. It's easier for children to learn how to save when they know they'll regularly get a set amount of money.
- Let children save for, and buy, something they really want.
- Use three containers labeled "Spend," "Save" and "Share." Suggest that children contribute a portion of their allowance and cash gifts to each to teach how to spend wisely, save regularly and give to others.
- When the "Save" container builds up, bring children to the credit union to open a savings account.
- Provide opportunities to earn extra money by doing jobs not included in regular responsibilities.

Ages 11 to 14

- Include children on shopping trips to show them what things cost and teach smart shopping techniques. Let them help compare product qualities, prices and return policies.
- Encourage odd jobs like baby-sitting, yard work or pet care.
- Encourage children to use their own money to buy beyond-the-basics clothing and accessories.

Ages 15 and older

- Discuss saving plans for long-term goals, such as education and cars.
- Consider giving teens a clothing allowance, beyond their regular allowance. After setting guidelines, let them make their own choices.



What is Spear Phishing?

ID thieves using a new version of an old scam.

In standard phishing scams, phishers take the broad approach of sending millions of e-mail messages that appear to come from popular banks, online auction houses and other businesses. These e-mail messages, pop-up windows, and the Web sites they link to appear official enough to deceive many people into believing that they are legitimate, and unsuspecting people respond to these requests for credit card numbers, passwords, account information, or other personal and financial data.

How spear phishing scams work

"Spear phishing" describes a highly targeted phishing attack. Spear phishers will send e-mail that appears genuine to employees or members within a certain company, government agency, organization or group. The message might look like it comes from your employer, or from a colleague who might send an e-mail message to everyone in the company, such as the head of human resources or the person who manages the computer systems, and could include requests for user names or passwords.

The truth is that the e-mail sender information has been faked or "spoofed." Whereas traditional phishing scams are designed to steal information from individuals, spear phishing scams work to gain access to a company's entire computer system. If you respond with a user name or password, or if you click links or open attachments in a spear phishing e-mail, pop-up window, or Web site, you might become a victim of identity theft and you might put your employer or group at risk.

*Published, Microsoft Web Site <http://www.microsoft.com/athome/security/email/spear_phishing.msp>
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Cary Welcomes Newest RTP Federal Credit Union Branch



On February 1st, our newest branch on N. Harrison Avenue in Cary hosted a ribbon cutting ceremony. *Left: Board of Directors Chairman, Jim Boylan, did the honors flanked by members of our staff and Cary Chamber of Commerce ambassadors.*



Local Attraction Discounts

Ready...Set...Have fun! When planning your summer fun, remember these great ticket discounts available to you, as a member of RTP Federal Credit Union.

The reduced-price theme park tickets below are available for member purchase inside any of our branches. Good any day in 2006.

	Your Price	Regularly
ADULT	\$40.60	\$51.95
CHILD	\$35.00	\$44.95

BUSCH GARDENS WILLIAMSBURG*

	Your Price	Regularly
ADULT	\$29.40	\$37.95
CHILD	\$23.80	\$30.95

WATER COUNTRY USA*

* Tickets are also available for purchase inside RTP Federal Credit Union's **Online Banking**.

	Your Price	Regularly
1-DAY PASS <i>(Through 6/27/06)</i>	\$28.99	\$49.99
1-DAY PASS <i>(After 6/27/06)</i>	\$33.99	\$49.99
2-DAY PASS <i>(Visit one park, or both)</i>	\$47.99	\$49.99

KINGS DOMINION / CAROWINDS

Don't forget about these other local discounts available to our members. Call for more information: (919) 941-5700.

- AAA Vacations Alltel Pavilion
- Biltmore Estate Broadway Series South
- Hertz Car Rental NC Symphony
- RBC Center

Vacation Club Funds Available May 29th

Vacation Club Savings account funds will be available for withdrawal between Memorial Day, May 29th, and Labor Day, September 4th.

Our Vacation Club Savings account is the perfect way put money away throughout the year for your summer vacation and earn higher dividends while you're at it. With Direct Deposit, you can deposit a certain amount into your club account from each paycheck or you can deposit funds yourself on your own schedule. If you are not a Vacation Club account holder and want to take advantage of this smart way to save, contact our Member Call Center at (919) 941-5700.

The 2nd Annual RTP Rotary Club Run 4 Wishes April 23, 2006

**RTP Federal Credit Union's 5K Run
1 Mile Fun Run/Walk & Kid's Trot**



Radisson Hotel in RTP
Registration begins at 12:30 pm
5K run begins at 2:00 pm

All proceeds benefit the Make-A-Wish Foundation® of Eastern NC and other local charities.

For more information or to register online, visit www.run4wishes.org.

Then and Now...continued from page 1

Competition has grown dramatically in the financial industry, and there's now a financial institution on every corner proposing to have the best service—we included. But we're doing more than talking. We consistently strive to deliver great service, and we emphasize this in all aspects of employee training. In January, we placed comment cards in our branches, and the feedback has been excellent. This reinforces that our employees are taking care of our members. We are staying true to our original purpose—offering high quality, personal service and competitive products at a low cost to people in the Triangle area.

As we plan for the future, we continue to look for better products and services to offer. We don't aspire to be a nationally known financial institution. Our roots are in the Triangle, and that's where we intend to stay. But we do intend to be a leader in personal financial services. So be watching for more exciting news and new services this year, and on your next visit let us know how we are doing.