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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

New Beginnings

*A New Branch Location in RTP
by Doug Wilkerson, President*

After several years of steady growth, RTP Federal Credit Union has solidified plans for its new Research Triangle Park location. The management and Board of Directors are proud to announce the relocation of the RTP Branch to Park Place on Highway 54, scheduled for late summer 2007. Park Place, the original center of the Research Triangle Park, is currently undergoing extensive development and will soon be the new epicenter of RTP. We are extremely pleased at this new opportunity as this new location will be more centrally located for the majority of our members and will provide easy access from Highway 54, Davis Drive and I-40.

This move comes as growth strategies have taken some unexpected, yet positive, turns over the years. In the late 1990's, our management and Board of Directors anticipated keeping all of our operations in RTP and purchased a lot on Miami Blvd. Our vision at that time was to remain within one building which would house all of our employees. Before we could carry out our plans, we began to hear a clear message from our members that we needed to improve convenience and provide more branch locations. So our long term plans changed. We decided to delay the commitment of assets to a single large building in RTP and began working toward multiple locations.

In 2003, the credit union experienced substantial growth and we found ourselves overflowing our single location in the Imperial Center. As a result, we moved our Call Center

RTP Federal Credit Union will be closed for the following holidays:

April 6th:
GOOD FRIDAY

May 28th:
MEMORIAL DAY

and administrative staff to the Forest Creek Building on Highway 55 in Durham. In the fall of 2004, we opened our first “branch” location in the Stonehenge Shopping Center on Creedmoor Road in Raleigh. A year later, we opened our third location when we purchased a building on Harrison Avenue in Cary.

This new addition to our organization is greatly anticipated by both members and employees. The current branch in the Imperial Center has limitations which have not allowed us to offer ATM services in that location. Both our Raleigh and Cary branches provide ATM services to members. We also provide on-site ATM services for Underwriter's Laboratories on Laboratory Drive and the new EPA Building on Hopson Road in RTP.

The stand-alone building, which formerly housed First Citizens Bank, will undergo extensive renovations, which are scheduled to begin in May 2007. Our expected move-in date is currently scheduled for August. We will keep you posted as the details of this exciting change develop.

Congratulations to Dolores Parker of Raleigh, NC!

Dolores is the winner of RTP Federal Credit Union's email contest giveaway of 2 tickets to see the Carolina Hurricanes play at the RBC Center. Thank you to everyone who entered!





Our Stonehenge Branch Hosts a Crime Prevention Forum

On March 12th, a Crime Prevention seminar was held at our Stonehenge branch for members of the Stonehenge Homeowners Association. An officer from the Raleigh Police Department was on hand to give the presentation.

Have Your Eye on a New Car This Spring?

We invite you to take advantage of our low auto loan rates, starting at just 5.75%* APR for new vehicles! Simply stop by your nearest branch location, call a Loan Specialist 24 hours a day at (919) 941-5700, or apply online at www.rtpfcu.org.



**APR is Annual Percentage Rate. Rate is based on a 60-month term. 100% Financing available. Terms up to 10 years. Fixed rates only. Rates and terms may vary based on credit history & profile. Lower rates are available for shorter terms!*

I, 2, 3s of Financial Planning

Follow these steps to simplify your finances

Looking for ways to save money, reduce stress and manage your monthly expenses? Here are a few tips to help you become a master of your money.

7 Ways to Maximize Your Paycheck:

1. Take charge of your salary – get organized, develop a spending plan and keep track of it.
2. Participate in a 401(k) plan – contributions are made with pre-tax dollars.
3. Set up a tax-advantaged IRA account – build up retirement savings.
4. Take full advantage of all your employer-sponsored benefits – such as flexible spending, retirement plans and direct deposit.
5. Participate in an employee-sponsored health plan.
6. Save your raise – the next time you get a raise consider directing half to a savings account.
7. Get paid weekly or biweekly? Then several times a year you get an “extra” paycheck in the month – SAVE IT!

5 Ways to Master Your Money:

1. Set Specific Goals. Saving tends to be easier when you have a certain purpose in mind; saving for your first house, retirement at a certain age, a child’s college education or even a vacation. The important thing is to be specific.
2. Pay Yourself First. Save and invest 5-10% of your gross annual income. Of course this can be much harder than it sounds. If you’re currently living from paycheck to paycheck without any real opportunity to get ahead, begin by creating a solid budget after tracking all monthly expenses. Once your budget is created, decide where you can cut back unnecessary spending and then redirect that money into a savings account. For many people, a good way to start saving regularly is to have a small amount transferred automatically from their paycheck to a savings account. The idea is – if you don’t see it, you don’t miss it.
3. Maintain an Emergency Fund. Make sure you have at least three to six months’ worth of expenses saved in an emergency fund to see yourself through difficult times.
4. Pay Off Your Credit Card Debt.
5. Be Prepared for Change. If you find that becoming the master of your money is not working as you had planned, review your plan. You may discover that changes in your circumstances indicate the need to change your plan.

5 Steps to Simplify Your Finances:

1. Enroll for direct deposit.
2. Sign up for overdraft protection.
3. Establish an automatic savings plan with direct deposit.
4. Consolidate your financial relationships.
5. Build a safety cushion.

Carolinas Credit Union Foundation

Credit Unions care about our communities

You are probably aware that your credit union is a not-for-profit, cooperative financial institution. The tradition of credit unions is filled with examples of people coming together to pool their resources and credit union leaders making “people first” decisions to benefit the members of the credit union. The cooperative nature of credit unions is what makes them so special, and helping people achieve their dreams is what we enjoy every day.

Although the cooperative nature of your credit union is no surprise, did you know that we are also involved in helping charitable organizations in our community? RTP Federal Credit Union is part of the Carolinas Credit Union Foundation, a non-profit organization that represents credit unions in North Carolina and South Carolina. One of the fundamental goals of the Foundation is to show credit unions care about our communities by helping organizations in those communities through the Micro Community Grants Program.

Micro Community Grants support small, grassroots non-profit agencies, by providing funding for new and innovative programs designed to bring your community benefit. One example is HorsePOWER, Inc. which is a small non-profit agency located in Greensboro, NC that provides therapeutic horse riding lessons to at-risk young people.



Thanks to the generosity of credit unions in the Carolinas, through a grant from the Carolinas Credit Union Foundation, HorsePOWER will provide at-risk youth the opportunity to learn life skills by interacting with horses. In thanking the Greensboro area credit unions that combined on the grant, HorsePOWER Executive Director, Jan Clifford noted, “The Foundation’s gift will allow 64 young people to have their lives touched in a very unique way. We can’t say thank you enough to our credit union friends for their generosity.”

Since the program began in late 2005, the Micro Community Grants program has provided more than \$180,000.00 in funding to non-profit agencies in both Carolinas from the mountains to the coast. Each of these grants happened because credit union people saw a need in the community they care so deeply about and got together to help.

That caring results in other forms of help as well. Last year, credit unions finished a three year, \$1.5 million fundraising effort for Victory Junction Gang Camp in Randleman. Victory Junction provides camping experiences to children living with chronic and life-threatening illnesses. The CCUF also comes through for disaster victims, having given more than \$1.1 million to people hit by events such as hurricanes and tornadoes.

We have a slogan in credit unions, “People Helping People”. RTP Federal Credit Union proudly lives that mission in our community through, among other things, investing in the Carolinas Credit Union Foundation.



Credit Union Youth Week

Stash Your Cash at the Credit Union

It’s imperative that we do everything we can to help young people learn how to plan to achieve financial security—from learning how to spend money wisely now to thinking about saving for the future.

What we need today, confirmed by poor financial literacy test scores from across the country, is leadership to help raise the awareness of financial issues for young people.

The staff and members of RTP Federal Credit Union are ideally positioned to respond because we believe in the power of education—put to practical use—to improve the lives of our neighbors and our community.

Our tradition of service and philosophy of self-help make RTP Federal Credit Union and all credit unions a natural source of leadership in the fight against financial ignorance. We can help children better understand the credit union difference—better rates, lower fees, and extra attention to make sure all members know how to manage money.

Join us this year as we celebrate National Credit Union Youth Week from April 22-28. Our theme for 2007 is “Stash Your Cash at the Credit Union.”

During the week, RTP Federal Credit Union will have various contests and prizes available for our young members, as well as a weeklong Savings Challenge for every youth who makes a deposit.

What a great time to talk to your family about spending and saving, whether for a new bike or college.

For more information, call us at (919) 941-5700.



Local Attraction Discounts

Spring is here, and the warm weather is already upon us! 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. They are good any day during the 2007 season.

	Your Price	Regularly
ADULT	\$43.00	\$54.95
CHILD	\$37.40	\$47.95

BUSCH GARDENS WILLIAMSBURG*

	Your Price	Regularly
ADULT	\$30.20	\$38.95
CHILD	\$24.60	\$31.95

WATER COUNTRY USA*

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

	Your Price	Regularly
REGULAR	\$32.95	\$44.95
JR / SR	\$19.95	\$24.95

KINGS DOMINION / CAROWINDS

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

RBC Center Airtel Pavilion
 Biltmore Estate Broadway Series South
 Hertz Car Rental NC Symphony
 Springmaid Beach Resort

Annual Wills Days—April 18-19, 2007

Are you prepared for the unexpected? Is your family? Sometimes taking the time to prepare a will simply seems too inconvenient. To make things easier, each year, RTP Federal Credit Union hosts Wills Days. During these two days, an attorney will be on-site at our Slater Road branch in the RTP to prepare wills and other estate planning documents for our members. 2007 Wills Days will be held Wednesday and Thursday, April 18-19. We will begin scheduling the half-hour appointments Monday March 26—call our Member Call Center at (919) 941-5700. A follow-up appointment to complete the process will be scheduled at your initial meeting.

The 3rd Annual RTP Rotary Club Run 4 Wishes April 22, 2007

RTP Federal Credit Union's 5K Run RTP Foundation's 1 Mile Run Kids Zone



Registration begins at 12:30 pm
 5K run begins at 2:00 pm, awards at 3:30
 1 Mile run begins at 3:00 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.com.

RTP Federal Credit Union Fourth Quarter Spotlight Award Winners

The following employees were selected as the 4th 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!



Melissa Smith
 Cormican,
 Member Service
 Representative,
 Cary Branch



Juan Sarabia
 Loan Sales Officer,
 RTP Branch



Robin Sharp
 Card Coordinator,
 Administrative
 Office

Not Pictured:
 Monica Daniels
 Teller, Stonehenge
 Branch