



## INSIDE VIEW...

Who Would Get Your Jewelry? *Estate Planning for Divorcees*

Everything Old is New Again: *FHA Loans Can Help Home Buyers*

National Credit Union Youth Week: *April 20-26, 2008*

Summer Theme Park Discounts: *Get discounted tickets for Busch Gardens, Kings Dominion and more!*

## BRANCHES:

**Research Triangle Park**  
21 Park Drive  
Research Triangle Park, 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)

Member Call Center –  
919.941.5700  
Website: [www.rtpfcu.org](http://www.rtpfcu.org)

## Mortgages For You

*New from RTP Federal Credit Union*

**R**TP Federal Credit Union is pleased to announce a partnership with CU Members Mortgage. For more than 55 years, CU Members Mortgage has been working solely with credit unions to provide residential mortgages to credit unions and their members nationwide.



With this partnership, RTP Federal Credit Union offers a complete

package of mortgage loan products to our members. Whether you're ready to buy your first home, moving up to that dream house, or just refinancing to take advantage of lower mortgage rates; we have a loan program to suit your needs.

Scott Kesselman has joined RTP Federal Credit Union as our Mortgage Loan Officer. With over 13 years of experience, Scott is a seasoned mortgage professional. His office is located in our Financial Planning Center, located at 100 Park Drive, Suite 103, in Research Triangle Park. Scott can also be reached at (919) 248-9325 or [scottk@homeloancu.com](mailto:scottk@homeloancu.com).

With a wide variety of mortgage loan options, competitive rates and attention to member service, Scott is available to help RTP Federal Credit Union members find the right fit for their needs.

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

May 26th:  
MEMORIAL DAY

## Scott Kesselman Mortgage Loan Officer

Scott Kesselman joins CU Members Mortgage and RTP Federal Credit Union as a Mortgage Loan Officer. Scott has lived in Cary for 14 years with his wife of seven years Teresa. With over 13 years in the mortgage industry, he was previously employed with Carolina Family Mortgage Group. Scott holds a BA in economics from Virginia Tech. In his spare time he enjoys running, mountain biking, kayaking, chess and strategy games. We welcome Scott to RTP Federal Credit Union.

For information on mortgage loans, please contact Scott at the address, phone or e-mail below:

100 Park Drive, Suite 103  
Research Triangle Park, NC 27709  
Phone: (919) 248-9325  
E-mail: [scottk@homeloancu.com](mailto:scottk@homeloancu.com)





## Wet 'n Wild Emerald Pointe New Member Discount Available!

We are excited to announce that we are now able to offer our members discounted tickets to Wet 'n Wild Emerald Pointe water park in Greensboro. You can access this discount from our homepage at [www.rtpfcu.org](http://www.rtpfcu.org) and click on "Member Benefits & Discounts"!



## Announcing Bill Pay and Presentment

We are adding a new feature to our standard Bill Pay product. Coming this April, Bill Pay and Presentment will make its debut.

Bill Pay and Presentment offers you not only the ability to pay all of your bills from one simple-to-use site, but also provides you with the convenience of receiving, viewing and managing your bills at the same online location. And certainly, you'll continue to experience the easy and secure 24/7 access to your bill pay information. But with Bill Pay and Presentment, you'll be able to:

- Arrange e-mail alerts for bill arrivals, due dates, and upcoming payments
- Request a year-end CD of bills and payments
- Schedule automatic recurring payment rules for each payee
- Run payment reports and create custom reports, and much more!

Stay tuned for more information!

## Who Would Get Your Jewelry?

*Estate Planning for Divorcees*

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

‘Who would get your jewelry?’ Ladies, I cannot imagine many of you responding ‘my ex-husband’s new wife,’ as opposed to seeing all your property going to your family. While this may appear to be an extreme example, imagine a situation where you and your spouse are seeking a divorce, but before your divorce can be finalized a car accident renders you incapacitated, or worse. In that situation who do you have in place to act on your behalf? Who would receive your property if you die? Who would end up being your children’s guardian? Often these questions have not been properly addressed, and by default or due to your procrastination, your ex-spouse could end up playing a significant role in some of the answers.



The problem is that while both spouses may want to be divorced, the law considers you to be married until a judge makes your divorce final. In the event you were to die or become disabled prior to being legally divorced, it’s possible your spouse may continue to have legal control over your health and

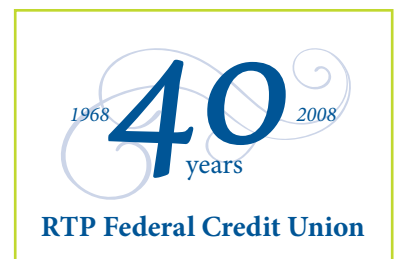
financial decisions. He may even be entitled to part, if not all, of your estate. However, with a little forethought and planning you can prevent this from happening.

While the divorce is still pending, you should make changes to any health care or financial powers of attorney and your living will which named your spouse as your representative. Also, your will should be amended to name someone other than your spouse to receive your assets; and, any other documents, including trusts or business agreements, concerning you and your spouse should be addressed.

Notably, one area that is often overlooked is your beneficiary designations. Many people fail to realize that certain assets do not pass under the will. These assets include among other things, retirement accounts and life insurance policies, which are distributed upon your death based to who you have designated on the account or policy.

Lastly, if you have children, regardless of your marital status, you need to plan for the children should something happen to you. In most cases, this can be easily accomplished by incorporating trust and guardianship provisions into your will.

While divorce can wreak havoc on lives, hopefully the advice in this article can help minimize or eliminate needless additional damage.



## Everything Old is New Again

### FHA Loans Can Help Home Buyers

As many mortgage lenders tighten credit standards, more and more home buyers are turning to an old stand-by – the FHA loan. Why? Well, there are several reasons that make an FHA loan very attractive in today's current market.

First of all, rates on FHA loans are terrific right now. You may even find them lower than conventional 30-year fixed rate loans. Combine lower rates with an abundant supply of houses on the market and sellers who are anxious to negotiate, and you've got one of the best buyer's markets in years. An FHA loan offers a lower down payment than most loans and the seller may pay all of the buyer's closing costs. Buyers can use unlimited gift funds to help with the down payment and closing costs, and you don't need a high credit score to qualify. In fact, scores as low as 620 may be acceptable depending on the complete financial picture, so chances are a lot of borrowers will qualify. And monthly mortgage insurance is lower than other loans. That makes an FHA loan a great option for some sub-prime borrowers who want to refinance into a different loan.

The benefits continue after closing. FHA loans qualify for a "streamline refinance" to save you money on the appraisal and other fees. And FHA loans are assumable by another buyer if you're looking to sell in the future.

Call us at (919) 941-5700 to pre-qualify for an FHA or many other loan programs we offer for purchase or refinance. You'll be surprised at your buying power, and a pre-approval strengthens your bargaining position. We're here to help, so contact us today.



## National Credit Union Youth Week

April 20 through April 26, 2008

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. At RTP Federal Credit Union, we're here to help you launch the youth in your life toward financial independence.

**Join.** As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

**Share.** Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

**Coach.** Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make RTP Federal Credit Union and all credit unions a natural partner in pursuing financial security.

Join us this year as we celebrate National Credit Union Youth Week from April 20th through the 26th. Our theme for 2008 is "Got Green? Grow It at Your Credit Union."

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

What a great time to talk to your family about the importance of saving, whether for a new bike or college.

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

## RTP Federal Credit Union 4th Quarter Spotlight Award Winner . . . Deborah Jones

Deborah Jones was selected as the 4th Quarter Spotlight Award Winner for exceeding the management teams's expectations by going above and beyond the call of duty to demonstrate RTP Federal Credit Union's core values. Deborah joined the credit union as a teller at our RTP branch in January 2007 with over six years experience. In August, she was promoted to Teller Supervisor. Deborah's manager says that Deborah keeps things running smoothly on the RTP teller line. She told us that Deborah regularly goes above and beyond and does not even mention all of the extra things she does. "Deborah is a great team player and I am lucky to have her on my staff." Thank you and congratulations for your hard work and dedication!





### Summer Theme Park Discounts

When planning your summer fun, remember these great ticket discounts available to you, as a member of RTP Federal Credit Union. Discounted tickets can be purchased at any of our branch locations.

	Your Price	Regularly
ADULT	<b>\$44.60</b>	\$56.95
CHILD	<b>\$39.00</b>	\$49.95

**BUSCH GARDENS WILLIAMSBURG\***

	Your Price	Regularly
ADULT	<b>\$31.00</b>	\$39.95
CHILD	<b>\$25.40</b>	\$32.95

**WATER COUNTRY USA\***

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

	Your Price	Regularly
REGULAR Spring Sale*	<b>\$29.99</b>	\$51.95 (KD) \$45.99 (C)
REGULAR Summer Sale*	<b>\$33.99</b>	\$51.95 (KD) \$45.99 (C)
JR / SR	<b>\$19.99</b>	\$29.95 (KD) \$19.99 (C)

**KINGS DOMINION / CAROWINDS**

\* Spring Sale tickets are available through June 8, 2008, or while supplies last. Summer Sale tickets are available through the end of the 2008 season.

	Your Price	Regularly
REGULAR	<b>\$23.00</b>	\$29.99
JUNIOR	<b>\$15.00</b>	\$19.99

**WET 'N WILD EMERALD POINTE\***

\* Tickets are available for purchase through our website at [www.rtpfcu.org](http://www.rtpfcu.org), not in our branches.

The RTP Rotary Club presents the 4th Annual

# Run 4 Wishes

to benefit the Make a Wish Foundation®  
of Eastern North Carolina  
Sunday April 20, 2008



**5K Run / Walk at 2:00 p.m.**  
**1 Mile Run / Walk at 3:00 p.m.**

Registration begins at 12:30 p.m.  
Awards will be presented at 3:30 p.m.

For more information or to register online, visit [www.run4wishes.com](http://www.run4wishes.com).  
RTP Federal Credit Union is a proud sponsor of the Run 4 Wishes.

### Annual Wills Days—May 14-15, 2008

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 to prepare wills and other estate planning documents for our members. 2008 Wills Days will be held Wednesday, May 14th at our Raleigh branch, and Thursday, May 15th at our Cary branch. We will begin scheduling the half-hour appointments Monday April 14—call our Member Call Center at (919) 941-5700. A follow-up appointment to complete the process will be scheduled at your initial meeting.

#### 2008 Wills Days Pricing is as follows:

- Wills** - \$250 for Individual, \$450 for couples
  - Power of Attorney** - \$75 for Individual, \$125 for couples
  - Living Wills** - \$25 for Individual, \$50 for couples
  - Complete package for you & your spouse or companion** - \$550 for couples
- Professional fees will be collected at the close of the first appointment.*

**RTP Federal Credit Union's  
Grand Opening and 40th Anniversary  
Celebration at our new RTP location!**

**Coming in Late Spring . . .  
Stay Tuned for More Information!**