



## INSIDE VIEW...

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*Contributed by Seidel Gamber, PLLC*

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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](http://www.rtpfcu.org)

## A Time of Change

*By Doug Wilkerson, President*

It's a time of change at RTP Federal Credit Union. In fact, there are many changes taking place this year. We announced in the last newsletter that we will be moving out of the facility on Slater Road, which has served as our RTP Branch since 1987, and moving into our new RTP Branch in the fall. Our new RTP branch will be located in the Park Place Center on Highway 54 which is now undergoing extensive renovations.

The Park Place Center, which was formerly known as The Service Center, was thought of for many years as the heart of the RTP. In the early years of RTP, the Service Center housed the RTP's only hotel and meeting center, the Governors' Inn, the Post Office, several banks and was the only area of the RTP which allowed any retail type business. Through the years it was home to *The Leader*, RTP's weekly newspaper, several eating establishments, accounting businesses and the like. It's been virtually empty for several years now, but an aggressive expansion plan is now underway which is going to bring new life to the now quiet center. Our new Park Place branch, will offer a drive up ATM and safe deposit services which have not been available in our current RTP facility.

Another new service being rolled out in July is our small business accounts. For years, business accounts were not allowed by credit union legislation, but those rules were changed several years ago. We have found that many of our members own and operate a small business, either as a secondary income or as a means of employment for their spouse.

RTP Federal Credit Union will be closed for the holidays:

July 4th:  
INDEPENDENCE DAY

September 3rd:  
LABOR DAY

## Announcing Business Accounts

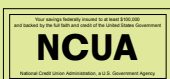
We are pleased to announce that we are now offering Business Accounts. RTP Federal Credit Union is ready to provide you not only with superior, personalized service for your personal banking needs – but also for your business needs. Our business is your business at RTP Federal Credit Union.

Offering a wide array of business products, you are sure to find one that fits your business needs. We offer many deposit products including three types of business checking products, business savings and certificates of deposit accounts.

At RTP Federal Credit Union, we recognize the value you place on your business and the importance of securing the proper financing to help meet your short – and long-term goals. To help your business grow and prosper we offer several financing solutions to help you manage your cash or buy equipment.

We are here to provide you with the products and services that will help your business grow. Please contact us at (919) 941-5700 or visit our web site at [www.rtpfcu.org](http://www.rtpfcu.org) to find out more about business accounts.

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## What Belongs in Your Safe Deposit Box?

Safe deposit boxes provide the opportunity to store valuable papers and other items at the credit union for added security. It provides peace of mind about the safety of important items that would be difficult, or in some cases impossible, to replace. Make sure a responsible family member or friend is aware of your safe deposit box, where it is kept, and how to gain access to it, should something happen to you.

The following is a list of some recommended items to be stored in a safe deposit box:

- Birth Certificates
- Citizenship Papers
- Marriage Certificates
- Adoption Papers
- Divorce Decrees
- Copy of Wills
- Death Certificates
- Deeds
- Titles to Automobiles
- Household Inventory
- Veteran's Papers
- Bonds and Stock Certificates
- Important Contracts
- Copy of Passport
- Social Security Card
- Jewelry and Heirlooms

*For more information on renting a Safe Deposit Box from RTP Federal Credit Union, please contact us at (919) 941-5700.*

## Living Wills and Health Care Powers of Attorney

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

Ask any person if, for a little time and effort, they could save their loved ones pain and anxiety in a time of crisis, the answer would be a resounding “yes!” Yet, most Americans live without taking the simple steps required to save their family members from having to make health care decisions for them should they become medically incapacitated or terminally ill. In these situations two legal documents — a living will and a health care power of attorney — would allow their wishes to be known.

A living will (also called a “Declaration of a Desire for a Natural Death”) provides specific written instructions to your doctor about what measures to undertake to medically prolong your life should you be in a persistent vegetative state or become terminally ill. For many, a living will conjures up the name Terry Schiavo, and with it the ‘right to die’ controversy resulting in years of family court battles that played out in the national media. Had she created a living will, debate would have been mute.

A health care power of attorney (“HCPOA”), permits you to designate someone to make medical decisions on your behalf should you become temporarily or permanently unable to make those decisions for yourself. Recently, some people have recommended that the HCPOA provide that a non-physician be designated to make this determination in light of recent federal HIPAA requirements.

Typically, both documents require a medical professional to provide the initial determination as to whether you have the capacity to make your own medical treatment decisions before the documents become activated. Since legal requirements for the documents vary by state it is advisable to consult an attorney to draft or review your living will or HCPOA. Notably, North Carolina General Statutes does provide basic statutory living will language at Section 90-321.

Once completed, provide copies of the documents to your doctor, the HCPOA designated individual, your attorney, and family members. The ultimate goal of any estate planning document is to provide you a voice when you are not capable of speaking. Remember to communicate your wishes with your family now — this dialogue will provide comfort for you and your loved ones, eliminate potential stress, and help guarantee your wishes are carried out.

Finally, review documents periodically, especially after a major life occurrence (e.g., marriage, birth, divorce, death in family), to make sure they reflect your current wishes. This also provides you further opportunity to talk about these important issues with your family and to make any necessary changes.

## Spotlight on . . . Ed Kinnaird, Sales Manager



**E**d Kinnaird is the Sales Manager for RTP Federal Credit Union. Having recently moved from the RTP branch to our administrative office, Ed is responsible for developing and maintaining a sales and service culture that focuses on identifying and satisfying member needs as well as member retention. He is also responsible for training, coaching and motivating call center and branch employees. Ed will work closely with our Business Development Manager, Jill Beck, on new products and services as well as developing better ways to reach out to all potential members.

### Credit Union Youth Week was a Success!

April 22nd — 28th, 2007

This April marked RTP Federal Credit Union's first celebration of Credit Union Youth Week. The theme for 2007 was "Stash Your Cash at the Credit Union". During the week, we had games and prizes available for our youngest members in each branch, as well as a week long Savings Challenge which encouraged kids and teens to make a deposit to their credit union account.

Congratulations to the winners of our "Guess the Number of Coins in the Treasure Chest" contest! Marquise H., age 10, and Aaron E., age 13, tied with a winning guess of 350. The correct number of coins in the chest was 432. Each child won copies of "Pirates of the Caribbean" and "Pirates of the Caribbean: Dead Man's Chest" on DVD.

Thank you to everyone who participated. We look forward to celebrating with you again with Youth Week 2008!



### Using Your Debit/Credit Card Safely

*Tips for protecting yourself on paper and online.*

#### Keep your personal information private.

- Do not write your PIN number on your card, or carry it elsewhere in your wallet.
- Shred sales receipts instead of throwing them away. Many receipts contain the last 4 digits and expiration date on your credit card, as well as your name. Scam artists can use this information to steal from you.

#### Keep records.

- Keep a record of all your card numbers for reporting lost or stolen cards. Store your records in a safe place, away from your card.
- Review your account statements frequently, and look for any charges you don't recognize.

#### Use discretion when purchasing.

- Never give your card number to anyone or any organization to get something for free. "Free" gifts and prizes offered over the phone often have hidden charges or are scams.
- When buying over the internet, always make sure that the browser is secure, and choose reputable Web sites.

### Do you receive our monthly eNewsletter?



It's a great way to find out about special offers, current member discounts, new product and service offerings, special announcements and industry news. Just visit our homepage and click on "Stay in the Know" to sign up!



## RTP Federal Credit Union First Quarter Spotlight Award Winners

The following employees were selected as the 1st 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



**Vastina Harris**  
Teller,  
Cary Branch



**Ryan Jewell**  
Member Service  
Representative,  
RTP Branch



**Linda Chandler**  
Loan Officer,  
Administrative  
Office

## Special Offer from AAA Vacations

AAA Vacations is currently offering a discounted 5 night Disney vacation to RTP Federal Credit Union members for as low as \$455\* per adult and \$184\* per child. This package includes hotel, daily theme park tickets, and the Disney Dining Plan. For more information, please visit our website at [www.rtpfcu.org](http://www.rtpfcu.org) or contact Linda Tassone at (919) 653-0364.

\* Visit [http://www.rtpfcu.org/site/aaa\\_vacations.html](http://www.rtpfcu.org/site/aaa_vacations.html) for complete package details and pricing information.

## Save Time, Money, and the Environment Pay Your Bills Online!

Do you still pay your bills the "old fashioned way"? Imagine being able to pay your bills to anyone, any time you want — conveniently, safely, and without the hassles of writing checks and addressing envelopes. With Online Bill Payment, you can pay your bills with the click of the mouse. You can even set up recurring payments to automatically transfer each month, which saves you time. Online Bill Payment from RTP Federal Credit Union is absolutely FREE when you sign up for eStatements. And at \$.41 a stamp, the savings will add up for each bill you pay online! As an added bonus, it also helps save the earth by eliminating checks, paper bills and stamps. What's not to like?

For more information about Online Bill Pay, visit us at [www.rtpfcu.org](http://www.rtpfcu.org) today!

## A Time of Change (continued from page 1)

Traditionally, business accounts through commercial banks have been very expensive. As the number of large companies has declined and the number of small entrepreneurial ventures has grown, the demand for an alternative to traditional business accounts has been on the rise. These trends have been evident throughout the country and in our membership as well. We have heard the requests and recognize this as another financial need of our members. Business accounts have been under development for several months and are now available as our latest member service benefit.

Another change that is underway behind the scenes is a change in the credit union's core computer system. The system we have now was purchased in 1990 and has served us well. However, it does not offer some of the flexibility and functionality of the systems being marketed today. For much of what we provide our members, the change will be transparent; but, you may see some changes in the appearance of transaction receipts and monthly statements. The conversion is scheduled for the weekend of October 8th which is also the Columbus Day Holiday. The credit union will be closed on Monday, October 8th, while the new software is being installed. There will be a few minor interruptions during that weekend as the internet banking system and telephone system will be unavailable during the change over. The VISA and ATM systems will be working, but in a limited capacity during that time. We expect all systems to be back online during the day on Monday.

As the credit union grows, we will continue to be guided by our mission and values to provide our members with superior, personalized service to meet their individual needs. We remain committed to serving our membership, with a vision for the future of supplying our members with all the services desired so that RTP Federal Credit Union is the only financial institution needed. 2007 is full of exciting things for us, so stay tuned for more updates as the year progresses.

Life is full of possibilities. **Get your share.**