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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 (Now Open!)**  
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

## The New Face of RTP Federal Credit Union



It's here—the new face of RTP Federal Credit Union. With over two years of researching and planning we are excited, and proud, to unveil our

new logo. If you didn't guess, the image is a kaleidoscope. By definition, a kaleidoscope is a constantly changing set of colors and a series of changing phases or events with endless possibilities. The kaleidoscope represents many things to RTP Federal Credit Union. Like a kaleidoscope, we too are changing and evolving, offering our members a spectrum of endless possibilities and benefits along with the superior, personalized service that sets us apart from other financial institutions.

Along with the logo, we also have a new tag line or motto, "Life is full of possibilities. Get your share." This is a powerful statement that encompasses our values at RTP Federal Credit Union. As a member, you are a share holder in RTP Federal Credit Union. Without you, we would not be where we are today.

Even though we are growing and changing we're making a promise, and a mission, to continue to offer you the superior service that

RTP Federal Credit Union will be closed for the holidays:

January 2nd:  
NEW YEAR'S

January 16th:  
MARTIN LUTHER KING DAY

April 14th:  
GOOD FRIDAY

you've come to know and appreciate. Our new mission and core values statements guide and remind us of this every day and will lead us on our quest to give our members 110% each day.

Not only is the new logo a celebration for the employees at RTP Federal Credit Union, but a celebration for you—our member. We are growing and offering more services and benefits than ever before. The future is limitless. It's an exciting time for us, and it's an exciting time to be a member.

Join us in celebrating.  
Life is full of possibilities. **Get your share.**

## Our Mission

With a friendly, experienced staff, RTP Federal Credit Union offers our members a complete range of convenient, low-cost financial services, personalized to meet their individual needs.





## THE NEW ENERGY BILL AND YOU

If you're planning on making your home more energy-efficient or buying a car, you might be able to save some money when tax time comes.

### Energy-efficient home improvements

Under the new energy bill, you can claim a tax credit of up to 10% of the cost of energy-saving home improvements, up to a lifetime maximum of \$500. The credit is limited to improvements made between Dec. 31, 2005, and Dec. 31, 2007. The amount you can claim for specific improvements is capped, but you can combine improvements to reach the max.

You're also eligible to receive a credit of up to 30% of the cost, or up to \$2,000, for installing solar-powered hot-water systems. Solar heaters installed for hot tubs or swimming pools, though, aren't eligible.

### Hybrid vehicles

Starting in 2006, hybrid-car buyers will be eligible for tax credits ranging from \$1,700 to \$3,000. The credit will be tied to two components: hybrids that save the most fuel compared with 2002 models, and the vehicle's estimated lifetime fuel savings. The credit takes effect Jan. 1, 2006, and replaces the existing tax deduction for hybrid vehicles.

Early birds will catch the worms. The law limits the tax credit to 60,000 vehicles from each auto maker, so credits on popular models could disappear well before the tax break expires at the end of 2009.

For more information about the energy bill, visit [www.energy.gov](http://www.energy.gov).

## Now is the Time to Save

Financial Advice from RTP Federal Credit Union President, Doug Wilkerson

For several years, there has been growing concern about the decline of the average consumer's savings habits. Since 2000, the American economy has experienced a period of continuous growth in consumer



RTP Federal Credit Union  
President, Doug Wilkerson

spending, increasing amounts of consumer debt, record numbers of personal bankruptcies and declining dollars being allocated for personal savings.

There has been a solid effort here in the state of North Carolina recently to promote financial education and to encourage healthy savings habits in our residents—

and at RTP Federal Credit Union we, also, believe these are important efforts.

We believe that having a savings account available with some liquid cash is a must—not just for our *mad money* as so many of us like to have, but as a source of funds that is available for true, unexpected emergencies. And we believe that we have a great way to get started in building an emergency fund for you and your family.

If you haven't already done so, we strongly encourage you to sign up for direct deposit of your paycheck. It's convenient, it's easy—and it's smart. Then decide on a reasonable amount that you can afford to do without

each pay period. Don't be too aggressive at first—start with a small amount. In just a couple of paychecks, you will find that you don't even miss it. Make a commitment to leave it alone and you'll find that in just a few months you have a nice little cushion in case something unexpected happens.

If you already have direct deposit of your paycheck, we can re-direct a small portion to a savings account that is right for you. It's as simple as a phone call to us—no changes with your payroll department, no forms, no work.

We have a variety of savings accounts and deposit certificates with competitive rates and low minimum balances. And, unlike most financial institutions, we have NO monthly service charges on ANY of our savings accounts.

So give us a call about starting your savings plan today—how much you start saving isn't nearly as important as the fact that you get started. Call us today!

**...having a savings account  
available with some liquid  
cash is a must...**

## Mortgage Matters: How Do Rate Locks Work?

A rate lock is a legal commitment between a lender and borrower whereby the lender promises to lend money at a specified interest rate. Even if rates rise, the borrower gets the mortgage loan at the agreed-upon rate. A borrower uses a rate lock as a sort of insurance or protection against rising rates.

An important decision to make is when to lock in a rate, which depends upon how long will it take for the loan to close. If the specified lock deadline passes, the contract may become void. However, you can extend a rate lock beyond the typical 30 days — although you may have to pay an extra fee.

When you choose to lock in the rate with our mortgage partner, American Home Mortgage, you will be provided with a commitment letter that will specify the interest rate, any points and rate-lock fees, the date the rate was locked, and how many days the lock will last.

*For more information, call Jackie Fore, your dedicated Mortgage Loan Officer, at (919) 941-5038 today!*



## Does Tax Season Stress You Out?

*Two Ways to Ease the Burden of Tax Preparation*

*TurboTax® Online at [www.rtpfcu.org](http://www.rtpfcu.org)*

We've teamed up with Intuit—makers of trusted tax preparation software—to make TurboTax® Online available to members from our homepage [www.rtpfcu.org](http://www.rtpfcu.org). TurboTax® Online lets you organize and complete your taxes easily and correctly with step-by-step help and updated tax law information to simplify your tax return and help you get the maximum refund you deserve.

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### *On-Site Preparation by Accutax*

Back by popular demand, Accutax will be at our Slater Road Branch in the RTP through April 15th to offer tax preparation services including current year, multi-state and prior year returns. Fees can be automatically paid from your refund, so no up front cost is required. And, Accutax offers RTP Federal Credit Union members a 20% discount on tax preparation services. *To make an appointment, call Jack or Denice at (919) 941-1060, extension 150.*

## First Steps to Creating a Budget

The best way to make a budget for the future is to figure out how you spend your money now. First, look at where your money comes from and where it goes. Track all of your income and expenses for a month or two before creating your budget. You'll need to keep track of all of your purchases—from a cup of coffee to movie tickets—by writing them down in a notebook or holding on to receipts. Of course, you have to have money coming in order to make those purchases. You'll have to track all of your income including wages, tips, gifts, and any money that you may have borrowed. Next, create categories for your spending. Such things as rent, groceries, utilities, gas, and entertainment are a good start. Write down how much you spend in each category every month. Don't forget to include money that you save each month to help you meet your future goals. Make sure you are realistic about your budget, so that it's easy for you to follow.

## We're Open in Cary, NC!

On November 30th, we opened the doors of our third area branch at 915 N. Harrison Avenue in Cary, NC. This, our newest branch, is open M-F, 8:30 a.m. to 5:30 p.m. and features a full-service lobby, two drive-thru lanes and a drive-up ATM equipped for deposits.



## 2nd Annual Run 4 Wishes

Scheduled for Sunday, April 23rd in the RTP

Last year, the RTP Rotary—a local civic club—revived its long-standing community project, the 5K Run in the Park, by hosting the first annual Run 4 Wishes. This new event featured a 5K run and a 1 mile race/walk, with proceeds benefiting the Make-A-Wish® Foundation of Eastern NC. The inaugural race debuted with 122 entrants, making possible a donation of more than \$2,000 to Make-A-Wish.

This year, RTP Rotary is adding a Kid's Trot, along with face painting and a moon bounce for the kids. Making the event even more fun for the whole family, these additions along with increased publicity for the event are expected to expand participation substantially.

RTP Federal Credit Union helped ensure a successful event last year, and is again this year's biggest sponsor. We will staff a booth at the event, and we are putting together a team of employees to participate in the race.

Run 4 Wishes will be held on Sunday, April 23rd. Registration and runner's packet pickup begins at 12:30 p.m. at the Governor's Inn—I-40 and Davis Drive. The 5K starts promptly at 2 p.m., followed by the 1 mile race/walk at 2:10 p.m. and the Kids Trot at 3 p.m. Immediately following these events, RTP Rotary will hold an awards ceremony for race and age-group winners. Proceeds will again benefit the Make-A-Wish® Foundation of Eastern NC.

For more information, course map or to register, visit the race website at [www.run4wishes.org](http://www.run4wishes.org) or call (919) 244-1550.

## Online Banking: Point, Click, Go.

**P**oint, click, go—with online banking, it's that quick and easy. Convenience and simplicity at your fingertips. With secure, 24-hour access you can check real-time account balances, see which checks have cleared, transfer funds or export transaction history. You can even pay all of your bills from one simple site, knowing you are working with state-of-the-art security that ensures your privacy. Best of all, when you manage your finances online, the when and where is up to you. You can enjoy knowing you're in complete control of your financial picture—with no time wasted.

Online Banking is free to all RTP Federal Credit Union members, and Bill Pay is free for members enrolled in eStatements. Visit our website at [www.rtpfcu.org](http://www.rtpfcu.org) or give us a call at (919) 941-5700 to learn more. Get started with Online Banking today!



## The News & Observer Kid's Day

*\$0.75 of the price of every N&O purchased on*

**Tuesday, March 21, 2006**

*will go directly to help children who receive care at  
WakeMed Children's Center.*

We have pre-purchased copies of this edition to distribute in our branches. **Pick up your complimentary copy while they last on 3/21.**

## Annual Wills Days—April 12-13, 2006

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. 2006 Wills Days will be held Wednesday and Thursday, April 12-13. **We will begin scheduling the half-hour appointments Wednesday, March 29—call our Member Call Center at (919) 941-5700.** A follow-up appointment to complete the process will be scheduled at your initial meeting.