



RTP
Credit Union

the scope

Spring 2025

Convenience is Part of Our Mission

Our mission at RTP Credit Union is to offer our members a complete range of convenient, low-cost financial services, personalized to meet their individual needs. We know our members are busy and on the go all the time, so that's why we want to be accessible to you wherever you are. We are proud to offer our members the following services via mobile phone:*

Home & Mobile Banking: Check balances, view transactions, transfer money and pay bills.

Mobile Deposit: Deposit checks anytime and anywhere, safely and securely.

Text Banking: Quickly check balances, view transactions and transfer money via text.

Secure Chat: Get fast financial support from the comfort of your computer.

CardValet: Define where and when your debit and credit cards are used.

Visit www.rtpfcu.org for more information on our Mobile Banking options and to download the RTP CU Mobile Banking App.

*Restrictions and qualifications may apply. Home Banking is required to use mobile features. Mobile Services are free, but you may incur mobile internet/data charges from your carrier/service plan. Please check with your carrier or service plan on specific charges.

convenient
banking

manage your funds remotely



Beware of Fraudulent Activity – Don't Fall Victim to Scams

Every day there seems to be new scams hitting our phones, emails and text messages. Unfortunately, thieves continue to find new ways to try and scam people of secure information regarding their accounts. Please remember, the credit union will not contact you for personal or account information. Scammers are able to make calls appear to be coming from the credit union's number when in fact they are not.

If someone reaches out to you asking for personal information, immediately contact us at (919) 941-5700 to verify the validity of the situation. Also, a reminder to never give anyone access to your online account or personal information.

**RTP Credit Union
will be closed for the holidays:**

April 18th
GOOD FRIDAY

May 26th
MEMORIAL DAY

June 19th
JUNETEENTH

Branch Locations & Contact Information

Research Triangle Park

384 Davis Drive
Morrisville, NC 27560
Mon-Fri 8:30am-5:00pm
(lobby and drive-thru)

Raleigh

7560 Creedmoor Road
Raleigh, NC 27613
Mon-Fri 8:30am-5:00pm
(lobby and drive-thru)

Cary

915 North Harrison Avenue
Cary, NC 27513
Mon-Fri 8:30am-5:00pm
(lobby and drive-thru)

Member Call Center

919.941.5700
Mon-Fri 8:30am-5:00pm

Website

www.rtpfcu.org

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**Get financial tips, helpful
resources, and more!**

Discover the Possibilities in Your Home

Did spending more time at home this winter season make you aware of changes that need to be made to your home? Consider giving your home a fresh start with home improvements.

Choosing how to finance your vision is an important decision that's not one-size fits all. Once you've identified the changes you would like to make to your home, RTP CU can help you fund them. We offer several options designed to make financing home projects convenient and affordable.

Home Improvement Loan*: RTP CU's no equity Home Improvement Loan is similar to a personal loan but for home improvement purposes only. This low-rate loan is a great choice for projects big or small.

Home Equity Loans and HELOCs*: For homeowners with established equity, RTP CU offers Home Equity Loans and Home Equity Lines of Credit with affordable low rates and manageable terms. Home Equity Loans allow you to receive a full loan amount at the time of closing, while HELOCs allow you to access funds as needed.

Visit www.rtpfcu.org or call us at (919) 941-5700 for more information on all our home improvement financing options. If you're unsure of which option to select, we can help you choose the one suitable for your circumstances.

*Restrictions apply. Rate and terms may vary based on credit history and profile.

home improvement & home equity loans

rates start at **6.75%*** APR



Shop Confidently with Our Auto Purchasing Tips

RTP CU strives to equip members with the knowledge they need to make sound financial decisions. If you're in the market for a vehicle, here's some tips to guide you throughout the auto purchasing process:

- (1)** Before you venture out to the car dealership, determine what you can afford and stick to your plan. You want to own the car – you don't want it to own you. It is always wise to get pre-approved with us before heading to the dealership.
- (2)** Avoid shopping for a vehicle directly at the dealership. Doing so often results in consumers buying cars that are sold to them, not purchasing the vehicle they want. Check online vehicle inventories to help narrow down the options you're interested in.
- (3)** In most cases, a dealer's advertised price is merely a suggestion. Referencing sites like NADA, Kelly Blue Book, or Car Gurus can give you a better idea of what a vehicle is really worth. Negotiate the price of the car first before discussing anything else.
- (4)** Remember to buy using your head and not your heart. Dealers count on you to visualize a beautiful car in your driveway or driving down the road with the windows down. "new car fever" is real, and it costs consumers real money.

Changes to Our Fee Schedule

Effective May 15, 2025, our domestic and international incoming and outgoing wire transfer fees are changing.

Domestic \$40
International \$75

Wills Day 2025

RTP Credit Union's annual Wills Day is scheduled for June 24, 2025 at our Davis Drive location. We will have an attorney on-site to work with members to prepare Wills and other estate planning documents.

To reserve your 30-minute time slot please contact member services at (919) 941-5700. Pricing information may be found at www.rtpfcu.org. Space is limited.

Auto Loans

New
Used
Refinanced

Rates start at

4.49%* APR

*Restrictions apply. Rate and terms may vary based on credit history and profile. Maximum term for lowest rate is 60 months. External refinances only.

