



RTP Federal Credit Union

the scope

Fall 2014

Credit Unions Reach 100 Million Members

The Credit Union National Association (CUNA) has announced that credit union membership in America has now reached over 100 million.

The 100 million member milestone has been noticed across the nation and has sparked conversations by media outlets about the credit union difference. Credit union benefits such as lower and fewer fees, lower loan rates, and the structure of being a not-for-profit cooperatively owned financial institution returning financial benefits to member-owners are some of the many reasons why nearly a third of the nation now belong to a credit union.

To celebrate the milestone, CUNA has launched a social media campaign where credit union members across the nation can post selfies with the hashtag #100MM to share their credit union stories and to let their communities know they are part of something bigger that focuses on their best financial interests. To join the movement or to learn more about the 100 million credit union membership milestone, visit www.americascreditunions.org.



**the lowest home equity
loan rates around town!***
as low as 2.50%**



Get the Best Home Equity Loan Rate Around!**

Put the equity you have in your home to work for you with a low-interest rate Home Equity Loan from RTP Federal Credit Union. With the summer heat behind us, now is a great time to tackle home renovations or improvements. Home equity loans can also be used to finance other large purchases or expenditures like college, a wedding and honeymoon and more. We've got the best home equity loan rates around town so you'll be making a wise decision by getting a low rate along with the convenience of financing with your credit union.* Our home equity loans beat out the competition and make using the equity you have in your home affordable.

Home Equity Loan rates are as low as 2.50%.*

Visit www.rtpfcu.org or call (919) 941-5700 for more information.

*Based on Datatrac analysis of 55 lenders representing 392 branch locations in the Raleigh Metro area.

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

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

October 13th:
COLUMBUS DAY

November 27th and 28th
THANKSGIVING

December 25th and 26th
CHRISTMAS

January 1st
NEW YEARS DAY

Branch Locations & Contact Information

Research Triangle Park

21 Park Drive
Durham, NC 27709
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



facebook.com/rtpfcu



twitter.com/RTP_FCU

**like us on
facebook**



facebook.com/rtpfcu

RTP FCU Spotlight Award

Second Quarter Spotlight Award Winners

Marcelle Santiago was selected as second quarter Spotlight Award Winner for exceeding the management team's expectations by going above and beyond the call of duty to demonstrate RTP Federal Credit Union's core values. Thank you and congratulations to Marcelle for her hard work and dedication!



Marcelle Santiago, Loan Servicing Specialist

Marcelle regularly goes above and beyond and has a cheerful and positive outlook. She is organized and dependable and is always willing to help by being a mentor, training new employees and filling in when other staff is out. She has recently taken on several new tasks and is handling her new roll wonderfully.

Local Service. Global Good.

International Credit Union Day is October 16, 2014

Doing good is something credit unions take seriously, locally and globally. This cooperative spirit of people helping people has led to life-changing opportunities in the form of small business start-ups, home ownership and education. On October 16, credit unions around the world will unite behind the message of "Local Service. Global Good.™" for International Credit Union (ICU) Day. As credit union members, we celebrate with more than 200 million people worldwide to establish credit unions as our best financial partner.

RTP Federal Credit Union values local service and makes it a priority to serve our community through our low and no-cost financial services as well as through charitable events and donations. Our quarterly staff dress down days raise money for local charities and our food and supply collections benefit families in our area. We believe it is important to use our resources, whether it be financial resources, time or talents to help others — making our world a better place!



Tell us how you support "Local Service. Global Good" for a chance to win a \$50 gift card.*

RTP FCU members are wonderful at giving back too! We regularly hear stories about our members investing in their communities and want to give you a chance to tell others about what you're doing. So, this year for ICU Day we want to celebrate what our members are doing to support "Local Service. Global Good" with a social media contest. It's easy to participate. Simply "like" our facebook page or "follow us" on Twitter and **October 6th - 17th**, post or tweet what you're doing to give back to your community or the world. Then, tell your friends and family to "like" or "favorite" your posts and the person with the most "likes" or "favorites" will receive a \$50 Visa gift card!*

*Must be a RTP Federal Credit Union member to win and must be at least 13 years of age to comply with Facebook's age requirements. RTP FCU employees and family members may not participate. Winner will be announced via social media on October 20th.

BEEP BEEP!

get the lowest auto loan rates around!*

rates as low as **1.49%****



*Based on Datatrac analysis of 39 lenders representing 182 branch locations in the Durham Metro area.

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

Get Your Tickets!

RTP FCU members receive discounts on local theater tickets!*

Discounts are available for:

- Broadway Series South at Duke Energy Center
- DPAC
- Group Tickets Plus, Inc
- North Carolina Symphony
- Carolina Ballet

Visit www.rtpfcu.org for more info on discount tickets!

Sit & Save

Sit & Save has saved members over \$162,508 in interest since May 2013.

Save Money on Your Loans or You'll Get \$25 on Us!*

Call (919) 941-5700 for more information.

*\$25 will be deposited into your RTP FCU account. Offer is good for current RTP FCU members who have at least one non-RTP FCU interest-bearing loan with a balance. May not be combined with other offers. One Sit & Save evaluation per member every 12 months.

