



RTP  
Credit Union

# the scope

Fall 2019

## Manage and Protect Your Finances During the Holidays with CardValet®

The holidays are approaching which makes consumers more susceptible to debit and credit card fraud. Take proactive measures to safeguard your finances and sign up for CardValet®. This mobile card management app helps members reduce account fraud by giving cardholders control over when, where, and how their RTP Credit Union cards are used – right from their smartphones.

Once CardValet® is set up, members can turn their cards "off" and "on" as they're used, establish spending limits, and decline transaction amounts that exceed a predefined threshold. Users will also have the ability to restrict card usage based on location, set alerts for when a transaction takes place, and prevent fraudulent online purchases.

Not only is the CardValet® convenient and user-friendly, it also aides in RTP CU's efforts to prevent fraud and identity theft for our cardholders. The app is free to all RTP CU cardholders. Simply download CardValet® to your smartphone from the app store, then customize your usage settings and alert preferences to get started.

Visit [www.rtpfcu.org](http://www.rtpfcu.org) or call us at (919) 941-5700 to learn more about CardValet®.

*\*Please note that when using CardValet® app, you may incur mobile internet/data charges from your carrier/service plan. Please check with your carrier and service plan on specific charges.*

**CardValet®**  
card management and  
protection – on your terms



## Get Fast Financial Support with Secure Chat

As an addition to the member service experience, RTP Credit Union offers Secure Chat. This online feature provides members with fast financial assistance from the comfort of their computers. Secure Chat allows you to speak safely with a member service representative about your financial endeavors, get answers to your questions, and determine the best solutions for your needs.

Secure Chat can be found inside your Home Banking account under "Additional Services." It is available to members Monday through Friday from 8:30 am to 5:00 pm. Don't have Home Banking? You can always sign up. We look forward to chatting with you.

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

**October 14<sup>th</sup>**  
COLUMBUS DAY

**November 28<sup>th</sup> and 29<sup>th</sup>**  
THANKSGIVING

**December 23<sup>rd</sup>, 24<sup>th</sup> and 25<sup>th</sup>**  
CHRISTMAS

**January 1<sup>st</sup>**  
NEW YEAR'S

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

 [facebook.com/rtpcu](https://facebook.com/rtpcu)

 [twitter.com/RTP\\_CU](https://twitter.com/RTP_CU)

like us on  
facebook



[facebook.com/rtpcu](https://facebook.com/rtpcu)

## Things That Are More Affordable in the Fall

As we transition from the summer months into a new season, the temperature isn't the only thing that will drop. Many retailers plan to slash prices on their inventory to prepare for holiday shopping. Auto dealerships and realtors are also offering lower prices in the fall. Here are some items that you may find the best deals on this season.

**Household Appliances.** Need a new washer and dryer or hoping to snag an appliance for your kitchen? You're likely to come across savings on these items and more. Current appliance models will be reduced in price before newer models are placed on the sales floor mid-October.

**Outdoor Furniture and Grills.** With incoming winter merchandise, retailers are eager to get rid of their outdoor furniture and grills. This could mean big savings on patio tables and chairs as well as hefty markdowns on the grill that you want. Depending on when you make a purchase, you may have time for a football game cookout before cooler weather arrives.

**Bicycles.** Whether making space for newer bike models or preparing to replace warm weather items with winter gear, sporting goods stores often offer discounted prices on bicycles, helmets, and other bicycle accessories around this time.

**Lawn Mowers.** Home improvement and farm supply stores are on the verge of selling winter equipment like snow blowers. Upgrade your lawn mower at a lower cost while you can.

**Vehicles.** In preparation for the release of newer car models, auto dealerships are likely to discount their current vehicles as early as September. Don't hesitate to negotiate to save even more money.

**Houses.** It's common for people to move during warmer months, especially before the school year begins. With less buyers in the market for homes, you may find a lower asking price on the house of your dreams.

## Home Ownership Designed for You

Fall is the perfect time to buy a home at a reduced price. If you decide to purchase a house this season or the next, consider financing it with RTP Credit Union. We've partnered with LenderSelect Mortgage to provide our members with affordable mortgage loan products.

With each member at a different stage in life, our mortgage loans are compatible with most circumstances. Whether you're investing in your first home, moving into a new house, or interested in refinancing for a lower mortgage rate, we have an option to suit your needs. Additionally, the benefits of financing a house through RTP CU go beyond affordable home ownership. You can manage your account with our secure, easy-to-navigate online and mobile services, enjoy low rates on other loan products, and receive discounted tickets on theme parks and family entertainment shows.

**Contact us at (919) 941-5700 or visit [www.rtpfcu.org](http://www.rtpfcu.org) to learn more or apply.**

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

## Mortgage Loans

unlock the doors to  
affordable home ownership



## Low-Rate Auto Loans

Drive the Car You  
Like at a Rate You  
Can Afford

*\*Restrictions apply. Rates start at 3.49% APR.  
Rate and terms may vary based on credit  
history and profile. Maximum term for lowest  
rate is 75 months.*



## Join RTP CU in Celebrating International Credit Union Day

October 17, 2019

Official ICU Day Hashtag:  
#ICUDAY



Local Service.  
Global Reach.