



RTP Federal Credit Union

the scope

Spring 2013

Rebuild, Remodel or Repair

Home Improvement Loans

Spring is in the air and your home may be in need of some much needed TLC. Is it time to upgrade your kitchen, add hardwood floors or refresh the paint? Whatever your dreams are for your home, we can help them come true with an affordable "no equity" home improvement loan. A home improvement loan can help you pay for simple jobs or more complex remodeling to renovate your home.

home improvement loans

as low as
3.99%*

Rebuild, remodel, or repair with remarkable terms!

Home Improvement Loans are exclusively for home improvement purposes.

- Rates as low as 3.99%*
- Maximum loan amount of \$7,500.00
- No equity required

For more information on our Home Improvement Loans contact us at (919) 941-5700.

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

mobile banking

coming soon to RTP FCU

Access your account whenever, wherever.



Mobile Banking Coming Soon

In the near future, we are releasing Mobile Banking so you'll be able to stay on top of your account activity no matter where you are with your iPhone or Android.

With your Android or iPhone, Mobile Banking members will be able to:

- Get account information quickly and safely
- View transactions
- Take a look at your balance anywhere you are
- Transfer money between accounts

RTP Federal Credit Union will be closed for the holiday:

May 27th:
MEMORIAL DAY

Branch Locations & Contact Information

Research Triangle Park

21 Park Drive
Durham, NC 27709
Mon-Fri 8:30am-5:30pm
(lobby and drive-thru)

Raleigh

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

Cary

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

Downtown

Terry Sanford Federal Building
301 New Bern Ave #107
Raleigh, NC 27601
Mon-Fri 10:00am-2:00pm

Member Call Center

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

Website

www.rtpfcu.org

**'Stache
Your Cash
at RTP FCU**



Youth Week

April 21 -27, 2013

Visit www.rtpfcu.org

RTP FCU Spotlight Awards

Fourth Quarter Spotlight Award Winners

Diana Testa and Jenna Baker were selected as fourth quarter Spotlight Award Winners 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 Diana and Jenna for their hard work and dedication!



Diana Testa, Teller, Cary Branch

Diana provides superior, personalized service for our members and always greets everyone with a friendly smile. She anticipates the needs of members and co-workers and is eager to help whenever needed. Diana is a great reflection of our values at RTP Federal Credit Union.



Jenna Baker, Marketing Coordinator

Jenna has been with the credit union for a year. In her time with us, she has far exceeded expectations. Whether it is with her outstanding attitude and work ethic or her creativity, Jenna has quickly become a star performer. She brings a fresh perspective to the credit union and the position of marketing coordinator.

Auto Loans

Starting as low as **1.99%***

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

*Restrictions apply. Rates and terms may vary based on credit history and profile. Loans available for new and used purchases and external refinances.



Spring Brings Discounted Fun For the Family

The weather is warming up, the days are longer, and local attractions are opening back up for the season. As a member of RTP Federal Credit Union, you receive the benefit of accessing discount tickets to many regional attractions and amusement parks such as Carowinds, Kings Dominion, Busch Gardens, Biltmore Estate and more! Purchase your tickets online using the links available on our Member Benefits and Discounts page at www.rtpfcu.org.

Keep Your Account Active

We realize that sometimes accounts are simply forgotten. Other times, they are not forgotten but are being held on to for a future use. Whatever the reason, we are glad that you are a member and hope that we will continue to be able to service your financial needs through our numerous loan and savings products and services.

However, it is important to keep your account with us active. An account is subject to the monthly low participation fee of \$10 if there is no activity during a six month period and combined share account balances (Regular Share, Checking, Money Marketing, Christmas Club and Vacation Club) are less than \$200. This fee will not be charged for accountholders under 18 years of age nor will it apply to Teen and Kid accounts. Members who have a certificate of deposit, IRA or loan are also excluded.

An easy way to avoid the fee is to keep your account active with frequent deposits and transactions or by adding additional products and services.

Join our Supervisory Committee

We currently have one vacancy on our Supervisory Committee. We are seeking a HR professional who would like to join this committee and take a more active role in the operation of the credit union.

If you are interested in this volunteer position, please contact:

Doug Wilkerson
(919) 941-5700 x 7051 or
Wilkerson@rtpfcu.org

5 Tips to Stay Safe at the ATM

- 1. Keep Your Eyes Open**
Be aware of people around the ATM. Use your body or hand to block your PIN from anyone standing behind you. If you see something or someone suspicious, go to another ATM. If the ATM looks like it has been tampered with, find another ATM.
- 2. Be Prepared**
Before you even step up or pull up to an ATM, have your stuff ready. Prepare your transaction beforehand, away from the ATM. Pocket the cash immediately, along with your card and receipt. Wait until you are away from the ATM to count money or write in your register.
- 3. Don't Ask a Stranger**
Don't accept assistance from a stranger or a store clerk. Go to a safe place and call the institution that owns the ATM if you need help with the machine.
- 4. Drive (Up) Safely**
Keep your car running, lock your doors and roll up your windows (except the one you need) when you are at a drive up ATM.
- 5. Don't Hesitate to Cancel**
At any time during a transaction, you can press Cancel, make sure your information is gone, and walk away. If someone does try to take your money or your card, let them. Your money is replaceable. You are not.