



RTP Federal Credit Union

the scope

Spring 2017

Spring is Full of Home Improvement Possibilities: Choose the Financing That's Right for You

A new season, especially Spring, can feel like a fresh start. Change is in the air, and perhaps it's time to make some changes to your home. Choosing how you finance home improvements is an important decision that's not one-size-fits-all, and that's why RTP Federal Credit Union offers many options, personalized to fit your individual needs.

Home Equity Loans and HELOCs

For homeowners with established equity, RTP FCU 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 time of closing, while HELOCs allow you to access funds as needed.

Home Improvement Loans

RTP FCU offers a "no equity" Home Improvement Loan, which acts like a personal loan for home improvement purposes only. This low-rate loan is a great choice for projects big or small.

Platinum Visa Credit Cards

With low, fixed rates and no fee for balance transfers, no fee for cash advances and UChoose rewards, our Platinum Visa Credit Card is also an affordable and convenient option for financing home improvements and may already be in your wallet.

Visit www.rtpfcu.org for more information on all our home improvement financing options or call us at (919) 941-5700 to speak with a Loan Officer, who can help you decide the financing that's right for your individual situation.

home improvement & home equity loans

rates start at **3.00%*** APR

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



Download the CardValet® App for Your Debit Card

RTP Federal Credit Union offers CardValet® a new card management and fraud mitigation tool for debit cardholders to help reduce account fraud. Download the CardValet app to your smartphone and gain control of how, when and where your debit card is used with features that allow you to "turn off" your card when not in use, establish spending limits and deny transactions that are fraudulent or exceed a predefined threshold. You're in control.

For more information on CardValet® visit www.rtpfcu.org or call us at (919) 941-5700.

RTP Federal Credit Union will be closed for the holidays:

April 14th
GOOD FRIDAY

May 29th
MEMORIAL 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_FCUI



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RTP FCU Spotlight Award

Fourth Quarter Spotlight Award Winner

Kiara Battle was selected as fourth 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 Kiara for her hard work and dedication!



Kiara Battle, Member Service Representative

Kiara is a tremendous asset to RTP FCU. She embraces a hard work ethic and positive attitude—consistently completing her duties with excellence and taking on new responsibilities such as helping to train new employees. In addition to being an excellent co-worker, she is wonderful with our members, who have taken notice of Kiara's high level of superior, personalized service.

April is Youth Month: Give a Hoot About Saving

Learning to save for what you want in life is a crucial life skill, but it's one too few young people are learning. That's why for financial literacy month in April, RTP Federal Credit Union will focus on helping young people develop good saving habits. RTP FCU will host a savings challenge for the entire month, encouraging young people to save for something they care about and offering prizes for participating.

This year's Youth Month theme is Give a Hoot About Saving. Owls represent wisdom, and nothing is wiser than learning to save for one's future goals. In addition to the savings challenge, RTP Federal Credit Union will offer financial education and saving tips for youth on our social media pages. Follow us on Facebook and Twitter for fun "Give a Hoot" posts all month long.

Like all credit unions, RTP FCU is a member-owned, not-for-profit financial cooperative. Member education and concern for the community are part of the foundational principles of our business structure. Passing along a crucial life skill to the next generation to prepare them for a bright future embodies both those principles.

Bring your youth in during the month of April to make a deposit into their savings account and they'll be entered into a drawing for a \$25 Visa gift card.*

**Restrictions apply. Youth must be 18 and under and must deposit money into their Youth savings account to qualify.*

Join our Supervisory Committee

The credit union currently has one vacant position on its Supervisory Committee. The role of the Supervisory Committee is to ensure that regulatory audits and exams take place periodically, as required by credit union regulations, and to assist in any high level HR matters. The Supervisory Committee attends the regular monthly board meetings; but, is not a voting entity of board actions. It is an interesting activity for a Finance or Human Resource professional who is seeking corporate level managerial experience. Four year degree required in either a Finance or Human Resource related field.

The Supervisory Committee members and Board of Director members are uncompensated volunteers who donate their time to participate in the governance and strategic direction of the credit union. Time requirements are about one and a half hours each month. If you are interested in this volunteer position and would like to know more details, please contact:

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

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