



RTP Federal Credit Union

the scope

Summer 2013

Sit & Save

You'll be surprised by how much you can save on your loans.

Our members are important to us and one of our top priorities is to save them money. That's why we are introducing the new Sit & Save Program. It's a win-win way to see if you can save money when it comes to your loans.

Sit & Save is convenient and easy. Simply sit down with us for 20 minutes while we review your credit report for opportunities to save you money on your non-RTP FCU loans. If we can save you money, we'll refinance the loan(s) for you.

If we can't save you money on your current loan(s) outside of RTP FCU, you'll receive \$25 on us!*

Call us at (919) 941-5700 or visit your local branch to see how you can save!

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



mobile banking now available at RTP FCU

Access your account whenever, wherever.



Mobile Banking is Here

RTP Federal Credit Union now has mobile banking for iPhone and Android users. With the RTP FCU Mobile Banking App you can have on-the-go, 24/7 access to your RTP FCU account.*

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

- View balances and transaction histories for RTP FCU accounts
- Transfer funds between RTP FCU accounts
- Pay bills from anywhere and search for recent and scheduled payments
- Locate a nearby RTP FCU branch and ATMs

Download the app to your iPhone or Android by scanning the QR code.



* Please note: Mobile Banking from RTP FCU is free, but you may incur mobile internet/data charges from your carrier/service plan. Please check with your carrier and service plan on specific charges.

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

July 4th:
INDEPENDENCE DAY

September 2nd:
LABOR 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

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facebook**



**like our page for credit
union news, education,
games, prizes & more!**

facebook.com/rtpfcu

RTP FCU Spotlight Awards

First Quarter Spotlight Award Winners

David Jimerfield and Jennifer Baker were selected as first 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 Dave and Jennifer for their hard work and dedication!



David Jimerfield, Loan Officer

Dave's strong member advocacy and passion for service make him an invaluable member of the credit union family. He works extremely hard to make sure that members are given personalized solutions to their financial needs, striving to generate financial benefits to those he serves.



Jennifer Baker, Member Services, RTP Branch

Jennifer's friendly, upbeat attitude along with her hard work and dedication to the credit union make her a great asset to RTP FCU. She is perceptive to the needs of others, consistently offering superior, personalized service to each member she encounters as well as to her co-workers.

Security Upgrade Coming Soon to Online Accounts

We are pleased to announce a security upgrade to your Home Banking account. This upgrade—scheduled for July 23rd—is based on new government guidelines for safe and strong user IDs and passwords to make online banking even more secure.

What does this mean?

You will see a special screen the first time you log into your home banking account after the upgrade is complete. The screen will prompt you to "Let's Get Started". You will then simply be guided through the three easy steps to enhance your online security.

The steps will take about five minutes or less to complete, and you will need to have a phone (mobile or landline) handy.



For additional information on this upgrade, please visit our website at www.rtpfcu.org.

Home Improvements Pay Off With a Little Forethought

Improving your home can have many benefits. Whether you plan to live in your home long-term or you plan to sell in the near future, investing in your home can be a positive way to improve comfort or value. Like any major investment, it pays to do some research. In the case of your home, you should look to determine which areas would most benefit from repairs or updates.

If you plan to live in your home for awhile, you may want to upgrade to energy-saving appliances or consider adding additional space for aging parents. If you plan to sell, you may be looking at a simple fix like fresh paint and new carpets or something major like a new roof. It's to your benefit to evaluate all areas and then to prioritize the most important tasks before developing a plan of action. Then you'll have an idea of which items will be worth the cost. With a little forethought, you should see a return on your investment—either a more comfortable home or a "Sold" sign.

For info on our affordable "no equity" home improvement loan, visit www.rtpfcu.org.

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

Home Improvement Loans

Starting as low as

3.99%*

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

*Restrictions apply. Rates and terms may vary based on credit history and profile. Home Improvement Loans are exclusively for home improvement purposes.

