



## Financial Habits to Adopt in 2019

The end of the year is a great time to reflect on your money matters and prepare for the next year. Whether you'd like to improve the way you save and spend or you need to prepare for upcoming events, adding these habits to your routine may increase your chances of having a financially prosperous new year.

**Organize your finances.** Keeping track of transactions and savings can be easy with money management apps on your mobile device or tablet. If you'd prefer a more hands-on approach, try using an Excel spreadsheet to monitor and update your finances.

**Stick to your budget.** Only you know what you can afford. Use your budget as a guide to stay on track when you're tempted to make unnecessary purchases.

**Set up automatic bill-pay.** It's a simple, convenient way to avoid late payments and fees.

**Look for discounts.** Don't pay retail price when extra savings exist. Look for coupons, discount codes, and promotional codes before making in-person and online transactions. If none are available, try price-matching or negotiating a lower price.

**Boost your income.** Ask for a raise or pursue a more lucrative position. Monetize your talents and hobbies. You could also end services and memberships that are no longer useful.

**Use financial cards that reward spending.** Earn points for merchandise, travel, or cash with your financial transactions. Need a card? Sign up for a RTP CU Visa Platinum® Credit Card.

## Get Financial Relief with a Holiday Loan

Don't let holiday expenses linger over your head. A Holiday Loan from RTP CU will give you the financial boost you need! These affordable loans are perfect for replenishing your dwindling checking account or paying off high-interest credit card debt after the holidays. Start the year off right and secure your Holiday Loan while this offer lasts.

Visit [www.rtpfcu.org](http://www.rtpfcu.org) or call (919) 941-5700 for more information.

\*Restrictions apply. Rate and terms may vary based on credit history and profile. Maximum term is 12 months.



it's not too late for  
**holiday loans**  
rates start at **5.99%\*** APR

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

**January 21<sup>st</sup>**  
MARTIN LUTHER KING, JR. DAY

**February 18<sup>th</sup>**  
PRESIDENTS DAY

### 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/rtpfcu](https://facebook.com/rtpfcu)

 [twitter.com/RTP\\_FCU](https://twitter.com/RTP_FCU)



**Slide Past Your Payment with Holiday Skip-a-Payment**  
Visit [www.rtpfcu.org](http://www.rtpfcu.org)

# RTP CU Spotlight Award

## Third Quarter Spotlight Award Winner

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



### Kari Sakrison, Member Services Representative

Kari is always willing to learn new tasks and excels at providing superior service to our members. Kari began as a teller for the credit union and was recently promoted to member service representative. She has quickly embraced her MSR duties and works diligently to ensure our members receive exceptional service while in the branch or over the phone. With a positive and selfless attitude, Kari is an amazing asset to RTP CU.

## Accutax Offers Discount on Tax Preparation

After the "most wonderful time of the year" comes the most dreaded time for some — tax season. If you've put off getting all your ducks in a row, or if you have a complicated tax situation due to a home business, new familial status, new acquisitions or education expenses, you may be feeling overwhelmed about preparing your taxes. Or, you may just be short on time. Either way, sometimes it is best to leave tax preparation to the professionals. Ensure accuracy and a maximum refund by allowing an expert to prepare your taxes — especially if you are new to your current tax situation.

Accutax has been offering tax preparation services to credit union members for over 20 years and once again, they are offering a 20% discount to RTP CU members.

**Take the stress out of tax season and give Jack Short a call at (919) 406-1818 or visit [www.accutaxrtp.com](http://www.accutaxrtp.com).**

## Secure Online Chat Now Available for Members

The credit union is excited to announce that we are now offering a secure, online chat portal for our members. Located inside home banking, online chat offers members a secure avenue in which to talk with a member service representative Monday – Friday from 8:30 am – 5:00 pm. This easy-to-use service is located inside your home banking under the "Additional Services" tab and is labeled "Secure Chat".

Want to chat but aren't registered for home banking? Simply contact us at (919) 941-5700, or visit any branch, and our member service representatives will assist you.

We look forward to chatting with you in 2019.

# Let's Chat!

a new way to get  
financial assistance



## RTP Credit Union 2019 Annual Meeting and Election of 2019 Officers

March 27, 2019 at 5:30 p.m.

Located at **Cato Research**,  
in Westpark Corporate Center  
4364 South Alston Avenue  
Durham, North Carolina

## Interest Checking

Rates up to

# 1.75%\*<sub>APY</sub>

\*APY = Annual Percentage Yield.  
Restrictions apply and subject to credit  
approval. Limit of one Interest Checking  
Account per member account number.  
Visit [www.rtpfcu.org](http://www.rtpfcu.org) for more information.



## Keep RTP CU in the Family

**We specialize in providing  
financial solutions for  
each member's needs.**

To learn more about your  
RTP CU membership, visit  
[www.rtpfcu.org](http://www.rtpfcu.org)

