



RTP
Credit Union

the scope

Winter 2020

Challenge Yourself to Save More in 2020

A new year gives us an opportunity to start fresh with money management. If your year-end finances were not where you wanted them to be, consider challenging yourself to make some changes. One of those changes could be the way you save money. Here's some ideas to try:

Have a “No Spend” Week or Month. Identify things you may be spending excess on and try avoiding them for a week or two. You may find that funds once used on eating out could make a difference in an investment or savings account. Once you've established this “no spend” habit, try increasing the duration.

Track Your Spending Habits. An important way to save more is by monitoring your spending habits. Whether you keep receipts or use a mobile app, find a way to track expenses, how much you're spending and where expenses can be cut.

Eliminate Unnecessary Expenses. Instead of spending money on clothes you'll never wear, entertainment services you can't enjoy or signing up for a gym membership you won't have time to use, allocate your funds to your necessities such as groceries, bills and savings accounts.

Try a Savings Challenge. Whether you participate for a certain number of days or for 52 weeks, savings challenges that list a predetermined amount to save each day or each week are an easy way to watch your bank account grow. At the end, you'll be amazed at how much you've saved.

Join RTP CU's Virtual Food Drive

As part of RTP CU's continued efforts to invest in our community, we participate in a variety of fundraisers and charity events throughout the year. Now through February 1st, we invite you to join us in giving to the Food Bank of Central and Eastern NC through our virtual food drive.

The Food Bank serves 34 counties through 800 partner agencies such as food pantries, soup kitchens, daycare and senior facilities. This non-profit is just one of many organizations we support, and your willingness to partner with us to ensure no one is left hungry is something we appreciate. Let's work together to fight hunger in our communities.

To learn more or to donate, visit: <http://secure.foodbankcenc.org/goto/RTPCU19>

Fight Hunger

with your help, we can
make a difference!



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

January 20th
MARTIN LUTHER KING, JR. DAY

February 17th
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

 facebook.com/rtpcu

 twitter.com/RTP_CU



**Slide
By
Your
Payment
With
Holiday
Skip-a-Payment
Visit www.rtpfcu.org**

End Holiday Debt with a Visa® Balance Transfer

Now that the holidays are over, you may be facing more credit card debt than you've anticipated. One of the easiest, most convenient ways to eliminate your debt is by signing up for RTP CU's Visa® Balance Transfer program.

A Visa® Balance Transfer helps reduce the amount of money you're paying in interest on your current credit cards. With rates starting as low as 2.99% APR* and manageable terms, you can consolidate your credit card balance to pay it off faster while benefiting from rewards that come with our Platinum Visa® Credit Card.

Eligibility:

- **New Cards** - rate will apply to purchases and balance transfer.
- **Existing Cards** - rate will apply to balance transfers only.

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

Accutax Offers Discount on Tax Preparation

Tax season is one of the most dreaded times of the year. Thinking about tax preparation may overwhelm you, especially if you're limited in time or have a more complicated tax situation as a result of a home business, new familial status, new acquisitions or education expenses. Sometimes it is best to leave tax preparation to the professionals, especially if you are unsure of how to manage new tax changes.

Fortunately, 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. Ensure accuracy and a maximum refund by allowing Accutax accountant, Jack Short, CFP (r), to prepare your taxes this year.

Take the stress out of tax season and give Jack Short a call at (919) 406-1818 or visit www.short-financial.com.

Holiday Loans are Here to Help

In need of a post-holiday financial boost? A RTP CU Holiday Loan is perfect for getting your finances back on track for the new year. This loan comes with a great low rate and flexible terms that can be used to replenish funds or pay off debts. Start 2020 off right and apply for a Holiday Loan while this offer lasts.

Visit 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. Holiday loans are available until January 31st, 2020.*



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

RTP Credit Union 2020 Annual Meeting and Election of 2020 Officers

March 25, 2020 at 5:30 p.m.

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

Secure Chat

**Get financial support
from the comfort of
your computer.**



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

