



RTP
Credit Union

the scope

Fall 2023

Fall into Good Financial Habits

Tracking your expenses is one of the most basic things one can do to meet their financial goals. This simple task can help you make smart financial decisions. By tracking your expenses, you can easily see where your money is going and adjust your budget accordingly. Monitoring your transactions will allow you to catch any mistakes and avoid overdraft fees. It also helps catch unauthorized transactions so you can quickly report them.

When tracking your expenses, you'll need a way to record and monitor your income and expenses. There are numerous ways to do that. Options include using paper and a pencil, budgeting software, or an app. The RTP CU Online Banking platform offers a free money management tool that can help you track and categorize your spending habits. It allows you to add income and debt from other accounts as well as create financial goals. The money management tool will also help you see if you're meeting your financial goals.

Visit www.rtpfcu.org to learn more about the money management resources available to you or call (919) 941-5700 for assistance.

It's a Great Time to Save

With interest rates on the rise, there is no better time than now to increase your savings. Investing in a Certificate of Deposit (CD) is one way to get a jump start. Our CD accounts are designed for members to maximize their earnings on a locked-in rate over a specified period.

For a limited time only, we are offering a 5-month CD at 5.97% APY with a minimum deposit of \$2,500. This CD offering applies only to funds not currently on deposit at the credit union and also excludes monthly or weekly direct deposits.

To help fuel your savings, we are also offering another limited time only 9-month CD at 5.65% APY with a minimum deposit of \$2,500. And let's not forget our traditional CDs ranging from 6-month to 60-month terms. Our traditional CDs only require a minimum deposit of \$250.

For additional information and to view all deposit interest rates, visit www.rtpfcu.org or contact us at (919) 941-5700. Why not let your money work for you?

*Minimum deposit of \$2,500 required. 5-month CD is limited to funds not currently on deposit no monthly or weekly direct deposits.

CD Rates Increase

5-month CD 5.97% APY*

9-month CD 5.65% APY*



RTP Credit Union will be closed for the holidays:

October 9th
COLUMBUS DAY

November 23rd and 24th
THANKSGIVING

December 25th and 26th
CHRISTMAS

January 1st
NEW YEAR'S 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

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Get Fast Financial Support with Secure Chat

Experience the convenience of RTP Credit Union's Secure Chat. This online feature provides members with fast financial assistance from the comfort of their computers. Secure Chat allows you to speak safely with a member service representative about your financial endeavors, get answers to your questions, and determine the best solutions for your needs.

Secure Chat can be found inside your Home Banking account under "Additional Services." It is available to members Monday through Friday from 8:30 am to 5:00 pm. Don't have Home Banking? You may always sign up. We look forward to chatting with you.

Let's Chat!

an easy way to talk to member service



Celebrate International Credit Union Day October 19, 2023

Credit Unions Unite Celebrating 75 Years

Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations. As we celebrate International Credit Union Day this October, we celebrate 75 years of the credit union movement's history, achievements, hard work and member experiences.

As member-owned financial cooperatives, credit unions are still in existence today because of loyal members (owners) who see the value in a credit union's ability to provide a safe and secure environment for its members. At RTP Credit Union we provide superior personalized service to our members and help ensure we provide the best options for their financial success. As a member of RTP Credit Union, you can feel sure your money is in good hands.

As always, we thank you for your loyal membership.

INTERNATIONAL CREDIT UNION DAY

Update Your Contact Information

Now is the time to make sure the credit union has your most recent contact information. This will help ensure you receive communication from the credit union as well as help protect your account. Contact the credit union today at (919) 941-5700 to update your account.

Remain Alert and Beware of Fraudulent Activity

Don't fall victim to scams and fraudulent activity. It is vital to remain vigilant by monitoring your accounts regularly.

When using an ATM, you should inspect it to ensure there isn't a skimming device on the machine.

If you suspect fraud on your account, contact us immediately.



UChoose[®] Rewards

The program that rewards spending.

Earn points each time you use your Platinum Visa[®] Credit Card. Redeem your points on merchandise, travel, and more!

*Rewards points do not expire.
Points are not redeemable for cash.

