



RTP  
Credit Union

# the scope

Fall 2024

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

## Auto Financing Made Affordable

In the market for a new vehicle? RTP Credit Union can help you finance the right ride at a great rate. With an auto loan from RTP CU, you can avoid the high pressure sales tactics found at the car dealership and afford a new or used vehicle at a rate within your budget.

If you're currently financing a vehicle through another lender or dealership, we can often find ways to save you money through our hassle-free refinancing process.

Let's discuss the auto saving loan options available to you. Call (919) 941-5700 to speak with a Member Service Representative.

\*Restrictions apply. Rate and terms may vary based on credit history and profile. Maximum term for lowest rate is 75 months. External refinances only.



**low-rate  
auto loans**

rates start at **5.99%\*** APR

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

**October 14<sup>th</sup>**  
COLUMBUS DAY

**November 28<sup>th</sup> and 29<sup>th</sup>**  
THANKSGIVING

**December 23<sup>rd</sup> 24<sup>th</sup> and 25<sup>th</sup>**  
CHRISTMAS

**January 1<sup>st</sup>**  
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](http://www.rtpfcu.org)

 [facebook.com/rtpcu](https://facebook.com/rtpcu)

 [twitter.com/RTP\\_CU](https://twitter.com/RTP_CU)

like RTP CU  
on facebook



[facebook.com/rtpcu](https://facebook.com/rtpcu)

## 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 17, 2024

### Credit Unions Unite Celebrating Over 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 over 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<sup>®</sup> Rewards

The program that  
rewards spending.

Earn points each time you  
use your Platinum Visa<sup>®</sup>  
Credit Card. Redeem your  
points on merchandise,  
travel, and more!

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

