



RTP
Credit Union

the scope

Summer 2023

Shop Confidently with RTP CU's Vehicle Purchasing Tips

RTP CU strives to equip members with the knowledge they need to make sound financial decisions. If you're in the market for a vehicle, here's some tips to guide you throughout the auto purchasing process:

- (1)** Before you venture out to the car dealership, determine what you can afford and stick to your plan. You want to own the car – you don't want it to own you. It is always wise to get pre-approved with us before heading to the dealership.
- (2)** Avoid shopping for a vehicle directly at the dealership. Doing so often results in consumers buying cars that are sold to them, not purchasing the vehicle they want. Check online vehicle inventories to help narrow down the options you're interested in.
- (3)** In most cases, a dealer's advertised price is merely a suggestion. Referencing sites like NADA, Kelly Blue Book, or Car Gurus can give you a better idea of what a vehicle is really worth. Negotiate the price of the car first before discussing anything else.
- (4)** Remember to buy using your head and not your heart. Dealers count on you to visualize a beautiful car in your driveway or driving down the road with the windows down. "New car fever" is real, and it costs consumers real money.

Plan Your Summer Fun with a Vacation Loan

Everyone deserves some time to unwind. Don't let a tight budget prevent the summer adventure you've been yearning for. RTP CU's Vacation Loan is a budget-friendly alternative to using high-interest credit cards to pay for your getaway. With a low-interest rate and manageable terms, you'll be packing in no time. Apply for a Vacation Loan while the offer lasts.

Let's get you to your desired destination. Visit www.rtpfcu.org or call (919) 941-5700 to speak with a Member Service Representative.

*Restrictions apply. Offer is available until September 4th. Rate and terms may vary based on credit history and profile. Maximum term is 12 months.



vacation loans
the affordable way to
finance your summer fun

rates start at **5.99%*** APR

RTP Credit Union will be closed for the holidays:

July 4th
INDEPENDENCE DAY

September 4th
LABOR 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

Follow RTP Credit Union

Facebook: rtpcu

Twitter: RTP_CU

Instagram: rtp_cu

Get financial tips, helpful resources, and more!

On-the-Go Banking with RTP CU

RTP Credit Union is dedicated to providing our members with financial solutions that are compatible with their lifestyles. Not only do we offer a complete range of convenient, low-cost financial products and services that we personalize to meet individual needs, we strive to be accessible to you wherever you are.

We are proud to offer our members the following mobile services:*

Mobile Banking: Check balances, view transactions, transfer money and pay bills.

Mobile Deposit: Deposit checks anytime and anywhere, safely and securely.

Text Banking: Quickly check balances, view transactions and transfer money via text.

Loan Payment: Easily pay your RTP CU loan from an outside account.

CardValet: Define where and when your debit and credit cards are used.

Visit www.rtpfcu.org for more information on our Mobile Banking options and to download the RTP CU Mobile Banking App and the CardValet App.

*Restrictions and qualifications may apply. Home Banking is required to use mobile features. Mobile Services are free, but you may incur mobile internet/data charges from your carrier/service plan. Please check with your carrier or service plan on specific charges.

Summer Skip-a-Pay

Feel like taking a break from your loan payment? Maybe you need to plan for an upcoming expense and need a financial boost to help fund the cost.

For a small fee, you can skip your July payment on a loan you have in good standing with the credit union. Simply visit our website at www.rtpfcu.org and download the skip-a-payment form, or contact us at (919) 941-5700.



Beware of Fraudulent Activity – Don't Fall Victim to Scams

Fraudulent activity is on the rise. Unfortunately, thieves continue to find new ways to try and scam people of secure information regarding their accounts. Please remember, the credit union will never call or send an e-mail to ask for your address, account number or card numbers. We already have that information in our system.

If you receive a phone call and someone asks for this information, hang up and call us directly at (919) 941-5700. If you suspect fraudulent activity after hours call (800) 472-3272.

Update Your Contact Information

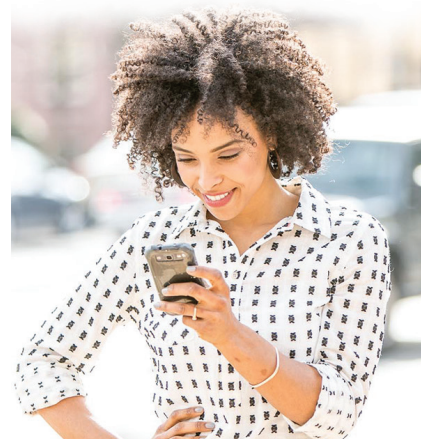
Has your address, phone or email address changed? Now is the time to make sure the credit union has your most recent contact information. This will help ensure you receive communication from the credit union as well as help protect your account.

Contact the credit union today at (919) 941-5700 to update your account.

CardValet

Debit and Credit Card Management and Protection Against Theft & Fraud

*Please note that when using CardValet® app, you may incur mobile internet/data charges from your carrier/service plan. Please check with your carrier and service plan on specific charges.



Home Improvement Loans

Rates start at

5.99%*

*Restrictions apply. Rate and terms may vary based on credit history and profile. Home improvement loans are for home improvement purposes only.

