

# the scope

## Tips for Summer Savings on Vacations and Travel

Thinking of planning a vacation? There's a number of ways to finance a summer trip without bending your budget. Consider these tips to save money on your next getaway.

**Be Flexible:** Flexible travel dates are an easy way to spend less on your vacation. From cheaper flights to lower lodging costs, adjusting your travel dates by a day or two could yield significant savings.

**Track Transportation and Hotel Deals with Mobile Apps:** Whether there's a sale or a system glitch, mobile travel apps can help you find the cheapest transportation and hotels for your trip and send alerts for the best time to make your purchase. Download multiple apps to compare your search results and maximize your savings.

**Pack Lightly:** Reduce or eliminate baggage fees by packing everything into your carry-on or limit your check-in luggage to one item. If you're flying, consider booking with an airline with no or low-cost luggage fees on your first two checked items.

**Take Advantage of Coupons and Discounts:** Use printed, online and mobile app coupons and promo codes to save on things like food and tickets to theme parks and attractions. Don't forget to read the fine print for terms and conditions. Visit www.rtpfcu.org/discounts to see what discounts are available to you as a member of RTP CU.

## 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 2<sup>nd</sup>. 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

#### Summer 2024

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

July 4<sup>th</sup> INDEPENDENCE DAY

September 2<sup>nd</sup> 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



twitter.com/RTP CU

#### Follow RTP Credit Union

Facebook: rtpcu X: RTP\_CU

Instagram: rtp\_cu

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Federally Insured by NCUA. EQUAL HOUSING LENDER

## On-the-Go Banking with RTP CU

RTP Credit Union is dedicated to providing our members with financial solutuions 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 <u>never</u> 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 has help protect your account from potential threats.

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 changes from your carrier/service plan. Please check with your carrier and service plan on specific charges.



## Home Improvement Loans

Rates start at



