



RTP
Credit Union

the scope

Winter 2023

Same Car, Lower Payment – and More

Do you like your vehicle, but you're unhappy with your current loan? You could be missing out on big savings if you're financing your vehicle anywhere but RTP Credit Union. Drive down your monthly payments with RTP CU's Auto Loan Buy Back program.

RTP CU may buy back your current auto loan and give you a 1.00% cash incentive for refinancing with us. With great low rates, manageable terms, personalized service, and 1.00% cash back, it pays to be a loyal member of RTP CU.*

*Restrictions apply. Rate and terms may vary based on credit history and profile. External refinances only. No other discounts or special rates will apply. Loan amount must be \$15,000 or greater. Incentive is paid 30 days after loan closes.



**auto loan
buy back**

get **1.00%*** cash back

Holiday Loans are Here to Help

Don't let holiday expenses linger over your head. A Holiday Loan from RTP CU will give you the financial boost you need. These affordable loans are perfect for replenishing your checking account or paying off high-interest credit card debt after the holidays. Start the year off right and secure your 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 31, 2023.



it's not too late for
holiday loans

rates start at **5.99%*** APR

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

January 16th
MARTIN LUTHER KING, JR. DAY

February 20th
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

2023 Annual Meeting and Election of Directors

**March 29, 2023 at 5:30 pm at our Davis Drive Headquarters
384 Davis Drive, Morrisville, NC**

By this notice, the members of RTP Credit Union are being publicly and individually notified of board vacancies, which will occur at the end of the current term. The positions being elected are three board positions, whose current terms expire in March 2023. The nominating committee has selected the following two individuals as candidates for the 2023 election. One position is still open.

Other members may petition for candidacy for the Board of Directors by producing the required number of signatures - 1% of membership, a statement of agreement to run for office and an agreement to serve if elected. The petition is due to be returned to RTP Credit Union no later than 5:00 pm Monday, February 6, 2023. If no other candidates are submitted, the vote will take place at the annual meeting by a show of hands. Should there be more candidates than open positions, the vote will take place at the annual meeting and will be by ballot.

Candidates for Board of Directors

James E. Norman II, CDA, ValStone Group NC

I am the Owner/Partner of ValStone Group in NC and Triple Twenty Properties, LLC, and am a Certified General Appraiser in the State of North Carolina and Virginia. Originally from Louisburg, NC, I am a resident of Raleigh since 1996, whereby I attended North Carolina State University, receiving a Bachelor of Arts in Political Science. My experience includes providing consultation and valuation services for all types of properties for a wide variety of lenders, investors and governmental agencies. I have experience in all aspects of commercial real estate including construction, valuation, financial forecasting, financing and real estate law. If afforded the opportunity, it is my hope that I may help continue the success already achieved by RTP Credit Union and continue to offer quality financial services to its members.

Cynthia Bland, RTI International

I am currently the Senior Manager of Statistics and Director of International Statics program for RTI International. Working for a not-for-profit organization and volunteering on the board of other membership organizations, I understand the challenges facing RTP Credit Union. In my role at RTI, I address finance, administration, strategy, leadership and talent development. My expertise and comfort in the areas of data, finance, decision-making, governance, risk and ambiguity make me an excellent candidate for the Board of Directors. If re-elected, I will contribute through balanced debate, careful listening, firm adherence to regulatory requirements and a passion for a strong future for all credit union members. The board and members can count on me to develop deep understanding of the issues and to bring good judgment and an inquisitive nature to help guide the credit union. I will be guided by the values of the credit union including the member experience and needs, asset protection, financial education, employee engagement and community involvement.

The vote for these candidates will take place at the annual meeting held on March 29, 2023.

Retirement Planning &
Investment Services

Jack Short CFP*
(919) 406-1818
www.short-financial.com

On-site financial planning
available to RTP Credit
Union Members.

Call for appointment.

Secure Chat

Get financial support
from the comfort of
your computer.



New Year, New Vehicle?

low rates and affordable
payment options



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