



RTP  
Credit Union

# the scope

Winter 2024

## Easy Financial Habits to Adopt in 2024

January is a great time to reflect on your finances and prepare for the next year. Whether you'd like to improve the way you save and spend or you need to prepare for upcoming events, adding these habits to your routine may increase your chances of having a financially prosperous new year.

**Organize your finances.** Keeping track of transactions and savings can be easy with money management apps on your mobile device or tablet. If you'd prefer a more hands-on approach, try using an Excel spreadsheet to monitor and update your finances.

**Stick to your budget.** Only you know what you can afford. Use your budget as a guide to stay on track when you're tempted to make unnecessary purchases.

**Set up automatic bill-pay.** It's a simple, convenient way to avoid late payments and fees.

**Look for discounts.** Don't pay retail price when extra savings exist. Look for coupons, discount codes, and promotional codes before making in-person and online transactions. If none are available, try price-matching or negotiating a lower price.

**Use financial cards that reward spending.** Earn points for merchandise, travel, or cash with your financial transactions. Need a card? Sign up for a RTP CU Visa Platinum® Credit Card.

## 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](http://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, 2024.

'tis the season for

# holiday loans

rates start at **5.99%\***



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

**January 15<sup>th</sup>**  
MARTIN LUTHER KING, JR. DAY

**February 19<sup>th</sup>**  
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](http://www.rtpfcu.org)

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

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



**Slide By Your Payment With Holiday Skip-a-Payment**  
Visit [www.rtpfcu.org](http://www.rtpfcu.org)

## 2024 Annual Meeting and Election of Directors

March 27, 2024 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 nominating committee has selected the following individual as candidate for the 2024 election. There are three, three-year positions still open.

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 5, 2024. Should there be more candidates than open positions, the vote will take place at the annual meeting and will be by ballot.

## Candidate for Board of Directors - Two-Year Term

### Kevin Jones

I joined the RTP Credit Union Board of Directors in 2023 and would be honored to continue serving as a member of the board. I have banked with RTP Credit Union for over 22 years. I joined the credit union when I started my career in telecommunications at Nortel Networks. In 2001, I financed my first vehicle and still have the 2001 Trans Am Convertible that serves as a reminder of where I started and where I am now. In a world of ever emerging conglomerate banking, RTP Credit Union has maintained a personal touch to services, which is a big reason as to why I continue to choose the credit union. If given the opportunity, I believe I can bring not only a long term credit union member's perspective to the table, but insight and expertise developed over my working career. Thank you for your consideration.

## End Holiday Debt with a Visa® Balance Transfer

Now that the holidays are over, you may be facing more credit card debt than you've anticipated. If so, it's time to move your high-interest card balances to our Platinum Visa Credit Card. One of the easiest, most convenient ways to eliminate your debt is by signing up for RTP CU's Visa® Balance Transfer program.

A Visa® Balance Transfer helps reduce the amount of money you're paying in interest on your current credit cards. With rates starting as low as 2.99% APR\* and manageable terms, you can consolidate your credit card balance to pay it off faster while benefiting from rewards that come with our Platinum Visa® Credit Card. *\*Restrictions apply. Rate and terms may vary based on credit history and profile.*

### Eligibility:

- **New Cards** - rate will apply to purchases and balance transfer.
- **Existing Cards** - rate will apply to balance transfers only.

lower your 2024 credit card debt

visa balance transfer  
rates start at **2.99%\***



## 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.*