



A Match Made in Hudson

rtn federal
credit union

June 2017 ♦ 978-562-7878

Roundtable Reviews

Join us in the Hudson branch for informal discussions on RTN's services.

Thursday, June 8

- 11:00 RTN Website (rtn.org)
- 2:00 Vehicle Refinancing
- 3:00 Overdraft Protection

Friday, June 9

- 10:00 Mortgage Options
- 3:00 Money Market, Club Accounts and Certificates

Thursday, June 15

- 11:00 Telephone Banking
- 2:00 RTN Website (rtn.org)
- 5:00 RTN Realty Advisors

Friday, June 16

- 10:00 Overdraft Protection
- 3:00 Money Market, Club Accounts and Certificates

Thursday, June 22

- 11:00 Mobile Banking
- 2:00 Online Banking
- 5:00 Vehicle Refinancing

Friday, June 23

- 10:00 Mortgage Choices
- 3:00 RTN Website (rtn.org)

Thursday, June 29

- 11:00 RTN Financial & Retirement Group
- 2:00 RTN Realty Advisors
- 5:00 Online Banking

Friday, June 30

- 10:00 Overdraft Protection
- 3:00 Vehicle Refinancing

*All sessions are free to attend.
Registration is not required.
We look forward to seeing you.*

Important Items to Remember

The systems consolidation of the former Hudson MEFCU and RTN will take place on June 30. In addition, during the morning of July 3, new RTN VISA Debit cards will be activated. The consolidation timeline was mailed to former Hudson MEFCU members in May. The System Consolidation Guide and Membership Disclosures are available on rtn.org in the *Merger Matters* section.

To help make this transition as smooth as possible, please be aware of the following changes:

- **Account Privacy** — For confidentiality purposes, all transaction and account information will be provided only to those individuals listed as owners on the account(s).
- **Main Share Account (Regular Shares Suffix A)** — The minimum balance effective as of July 1, 2017, is \$25, up from \$5.
- **Savings Account Transfers** — In accordance with Federal regulations, consumers are limited to six transactions per month for withdrawals from savings accounts if not conducted in person at a branch or ATM. These include transfers from the Main Share (Regular) account to cover checking account overdrafts, electronic withdrawals and funds transfers made via Online Banking, telephone or fax. Withdrawal requests in excess of federal limits will not be honored. ♦

Sign up for Overdraft Protection

- No fee to sign up or use
- Low annual percentage rate
- Avoid \$12 transfer from savings fee
- Avoid 'bounced' checks and the associated fees
- Easiest way to give yourself a loan!

On Page 2

- Online Banking Enrollment
- VISA Debit Card Reissue
- Checking Account Fee Eliminated

Enroll in Online Banking on or After July 1

Once the systems consolidation has been completed, in order to access your account electronically you will need to enroll in RTN Online Banking on or after July 1. You will need to enroll even if you had previously used Hudson's Online Banking. You can sign up for Online Banking at rtn.org and click on "First-time user? Enroll now" in the white box on the home page.

Online Banking gives you safe and easy access to your RTN accounts. You can review your balances, make transfers, pay bills with Bill Pay, deposit checks remotely with DeposZip (conditions apply) and enjoy many other conveniences. You also can receive your important RTN documents quickly and securely by enrolling in eDocuments. Sign up to receive your statements through eStatements, tax forms through eTax and notices loan/mortgage/home equity bills, certificate maturity, escrow analysis, etc.) through eNotices. You'll save yourself time, plus a tree or two. ♦

New VISA Debit Card Coming mid-June for use Starting on July 3

In mid- to late June you will be receiving a new RTN VISA Debit card for use starting on or after July 3, 2017. Although we recommend you activate your RTN VISA Debit card as soon as you receive it, you will be able to use your new card beginning on July 3. Your Hudson MEFCU debit card will cease working as of 11:59 pm on Sunday, July 9.

Please Note: If you have recurring charges such as home equity bills, certificate maturity, escrow analysis, gym memberships, cable bills and phone and utility, etc., please update your provider with the new RTN VISA Debit card number in order to continue your timely payments. ♦



Free ATM Transactions Now Available With Your RTN Checking Account, \$50 Minimum Balance Eliminated

Effective July 1, all members with Direct Deposit of pay, Social Security or retirement benefits will receive five RTN-fee free transactions when conducted at non-RTN ATMs. Conduct these transactions at an Allpoint, MoneyPass or SUM ATM and the transaction is fee- and surcharge-free!

Furthermore, the minimum \$50 balance to avoid a monthly service fee will be eliminated. ♦

All RTN ATM transactions are **always free** for members!



Own it.

You can with low first time home buyer rates.



Our mortgages are valid on home purchases and refinances. Apply online at rtn.org.