



Work. Home. Life.

RTN Member Newsletter

rtn federal credit union

Fall 2014

Share the Joy of RTN Membership

This fall, we're sharing the joy of RTN membership with all of you, and we want you to share the joy of membership with your family, friends, and co-workers.

Here's how it works:

When you refer someone who becomes an active RTN member, you and the new member will each get \$25 (conditions apply*). You both will be entered into a Grand Prize drawing to win a GoPro camera so you can capture and share your next adventure.

Refer as many members as you like. The more you share, the more you get.

And, we're sharing some special promotions with you. See the Share the Joy Doorbuster Deals box for other special promotions this fall.

RTN's Share the Joy Membership Drive is our way to thank you for letting others know what you already know – that RTN is more than just a financial institution. We are a trusted financial resource that is here for you whenever and wherever you need us.

What's special about RTN membership?

We listen to you. Our staff is available to give you personalized service and help you find the products that meet your needs. You can trust us to help you make the financial choices that are right for you, whether you are opening an account, looking for a loan, or need advice about investment or retirement options.

Get extra money in your pocket. You can save money with our great rates on loans, and get an added discount on loan rates with direct deposit. As a credit union member, you can enjoy discounts on Sprint mobile phone service, no fees when you use



Share the Joy!

DOORBUSTER DEALS
Coming Soon!

4.99% APR For purchases with your RTN Visa
November 24 to December 7

Just in time for holiday shopping, enjoy a special promotional rate of 4.99% APR (annual percentage rate) when you use your RTN Visa credit card. The rate is effective for purchases only and until the balance incurred during the promotional period is paid in full. Go to rtn.org or any branch for more details.

Win the first month's payment on your car loan

When you take an RTN auto loan or refinance your auto loan from another lender during Veteran's Day weekend, you will be entered into a drawing to have your first car payment reimbursed by RTN (up to \$500). Go to rtn.org or any branch for more details.

RTN coin-counting machines (usually charged 9% elsewhere), and great deals at thousands of online retailers including Best Buy, Macy's, and Target.

We give you choices. We have lots of options for products and services, from mortgages for first-time home buyers to IRAs and money market accounts. And, you can access your RTN accounts 24/7 through mobile and online banking, as well as our 24-hour call center.

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Danielle Hanson: "I Felt Like I Was Dealing with Friends"



Danielle Hanson

Earlier this year, RTN member Danielle Hanson learned the Credit Union was holding a free first-time home buyers seminar at the Tewksbury branch. Although she wasn't actively looking at the time, home ownership was a goal. Within a few months, Danielle not only attended the seminar, she also purchased a home and financed it with an RTN mortgage.

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Nicole James Receives Credit Union Hero Award



Nicole James

RTN's Senior Vice President of Retail Services Nicole James recently received a Credit Union Hero Award for 2014 by *Banker & Tradesman*. She was featured in the September 8, 2014 issue of *Banker & Tradesman* and was honored at a dinner on September 18 along with 13 other award recipients.

The Credit Union Heroes award recognizes local credit union professionals who go above and beyond to better their institution and community. The award celebrates those individuals who have made outstanding contributions to the industry and the community, giving freely of their time, energy and resources for volunteerism, community service and charity.

"This is a wonderful honor for Nicole and for RTN," says Richard E. Wright, RTN Treasurer/Chief Executive Officer. "Nicole's dedication to raise awareness and funds to help fight homelessness is inspiring. She exemplifies the Credit Union philosophy of people helping people through her passion and commitment to community projects with the Massachusetts Credit Union League as well as the Credit Union." ♦

Protect Your IRA

Protect your hard earned money by having a beneficiary or beneficiaries on your IRA account today!

By establishing an IRA Beneficiary on your IRA account, you control who will receive your IRA funds. Should you not list a beneficiary, by default, in most cases, the estate is the beneficiary and would be subject to a higher tax rate. It's important to note that an IRA is not controlled by a will, it is controlled by the beneficiary designation.

You may request an IRA Beneficiary Designation form for your RTN IRA at any Credit Union branch. When completing this form, please note that the beneficiary's Social Security Number and date of birth are required by the IRS for identification purposes. You should also provide the beneficiary's relationship to you. ♦

RTN encourages our members to name beneficiaries for their RTN accounts. Having a beneficiary on an account helps families avoid probate when settling an estate and helps minimize the stress families endure with the death of a loved one. For information on beneficiary designation, contact a Member Service Representative at 800-338-0221.

Share the Joy of RTN Membership

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Get tools for financial decisions. Our free financial seminars help you understand how to make sound financial decisions that suit your goals. Our seminars have educated more than 500 people so far this year, teaching them to budget, buy or sell a home, or plan for their retirement. We also offer a library of online resources at rtn.org.

You Can Make a Difference. You can help us make a difference in people's lives by joining us in our social mission. Together with our members and our community, we raise funds and volunteer our time to help those less fortunate. One example is Walk Home, our signature community event to benefit homeless kids and teens, has raised nearly \$100,000 over the past four years.

Join the RTN Family

We're ready anytime to meet your family and friends, and find out what we can do for them. Let them know how easy it is to join the Credit Union. Just stop by any RTN branch, visit us at rtn.org, or call us at 800-338-0221 to find out how to become a member. ♦

*An active new member is considered a person not previously having a relationship with the credit union and maintaining an active eChecking account with direct deposit of \$125 per week (on average) and a minimum of five transactions per month. Main share account with \$25 minimum balance required. \$25 account credits to both the referring and new member's accounts will be made 90 days after the active checking account is effective.



Thanks to more than 125 walkers, donors, and volunteers, Walk Home 2014, RTN's benefit walk for homeless kids and teens, raised \$29,045 for Massachusetts Coalition for the Homeless (MCH). At a check presentation ceremony, from left to right, are RTN Treasurer and Chief Executive Officer Richard Wright, MCH Major Gifts Director Donna Crotty, RTN Senior Vice President of Retail Services Nicole James, MCH Executive Director Robyn Frost, and RTN Board Chairman Charles Doherty.

Members Tell Their Stories

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“When I saw the flier, I thought I’d attend and take that first step toward buying a home,” she says. “The seminar was awesome! So much information was covered. I was expecting a focus on mortgages, but the seminar covered other items like home inspections and important documents that were needed. I took a lot of notes!”

After taking the seminar, Danielle felt prepared to look for a home, which she planned to buy with her boyfriend, Tim. She was pre-approved for a mortgage at RTN and worked directly with Cormac McCarthy, RTN’s Vice President of Lending. She also worked with Debbie Swanson and Lisa Wells of the Mortgage Dept. “They all were very responsive, ready to answer any question we had. They really provided a personal touch.”

She and her boyfriend looked at about 15 houses before finding the right one. “It’s a hot real-estate market right now, and if you see a home you like, you have to act or you’ll miss out.”

To anyone considering buying a home, Danielle recommends attending the first-time home buyers seminar and taking a mortgage at RTN. “The mortgage process went very smoothly, from approval to financing to the inspection. When we got the house, I called Cormac to share the news. I really felt like I was dealing with friends, not a lender.”

Danielle has been a member of the Credit Union for about five years, joining through her employer, PTC Inc., a long-time RTN SEG (Select Employer Group). In addition to an RTN mortgage, she has several other RTN accounts. “I wanted to use RTN for my mortgage because of the great service they provide,” she says.



Earl Strong

Earl Strong: “The Credit Union Looks Out For Me”

RTN member Earl Strong joined the Credit Union nearly 13 years ago when he was looking for a way to budget his money. He had just started working at Brigham and Women’s Hospital and became a member at his colleagues’ recommendations.

Since joining, he has taken advantage of many products and services RTN offers, including savings accounts, club accounts, and car loans. Through his membership, his children and other members of his extended family also joined.

Earl is particularly grateful for how RTN has helped him manage his money. “Everyone I’ve worked with over the years has been great. The staff will notice how I’m using my accounts and will make suggestions to save me money. They provide great counsel. With their help, I have a solid foundation for my budget.”

Earl is a big advocate of using payroll deduction for the controlling of spending. “If you don’t see the money, you don’t spend it,” he says. He also enjoys the convenience of visiting RTN to Go, the Credit Union’s mobile branch, which is onsite at Brigham and Women’s Hospital each work day. “I can get my account information without leaving work, although I do enjoy going to the Brookline branch. The staff there are so friendly and treat me well,” says Earl.

He recommends RTN all the time. “The Credit Union looks out for me. That’s why I’m here,” he says. ♦

2014 James A. Burley, Jr. Scholarship Winners

Congratulations to Jonathan Skaza, Sarah Woods, and Joseph Dwyer, who were chosen as the 2014 James A. Burley, Jr., Scholarship Contest winners.

The scholarship contest honors RTN’s former Board of Directors Chairman James A. Burley, Jr., who served the Credit Union for more than 30 years.

Thanks to all who participated in the essay contest.

- \$5,000 First-Place Winner: Jonathan Skaza
- \$3,000 Second-Place Winner: Sarah Woods
- \$2,000 Third-Place Winner: Joseph Dwyer



From left: Edward C. Brown IV, RTN Board Member and Chair of the Education Committee; Sarah Woods, second-place winner; Jonathan Skaza, first-place winner; Joseph Dwyer, third-place winner; and Charles Doherty, RTN Chairman of the Board.

Your Financial To-Do List

Things you should be thinking about every year.

Presented by Michael Beck and Douglas Stocklan

What are your financial, business or life priorities? Your goals? Specify them, then consider investing, saving or budgeting methods you could use to realize them.

Think about deductions. If you've made a great deal of money in a given year and have the option of postponing a portion of the taxable income until the following year – that may bring some tax savings.

Can you max out your IRA contribution at the start of the year? If you can do it, and want to do it, do it early - the sooner you make your contribution, the more interest those assets will earn.

Required Minimum Distributions? Retirees over age 70½ must take RMDs from traditional IRAs and 401(k)s. Make sure you're aware of the deadlines.

Transaction. Did you (or will you) sell any real property this year? Start a business? Receive a bonus? Sell an investment held outside of a tax-deferred account? These moves may have an impact on your taxes.

Charitable gifts. Remember, if you make charitable contributions this year, you may claim the deductions on your return.

Mortgage payments. Can you make a January mortgage payment in December, or make a lump sum payment on your balance? If you have a fixed-rate mortgage, a lump sum payment could reduce the loan amount and total interest paid.



Life changes. Did you marry or divorce? You may want to change beneficiaries in your will and take look at your insurance coverage. If your last name is changing, you'll need a new Social Security card. Are you returning from active duty? Check the status of your credit, and the state of any tax and legal proceedings that might have been preempted by your orders. Review the status of your employee health insurance, and revoke any power of attorney you may have granted to another person.

Don't delay – get it done. Talk with a qualified financial or tax professional today, so you can focus on being healthy and wealthy from year to year. ♦

Michael Beck and Douglas Stocklan are Financial Advisors with RTN Financial and Retirement Group located at RTN Federal Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact them at 781-736-9877.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

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RTN Financial
& Retirement Group

Important Notices:

Electronic Funds Transfers Disclosure and Agreement Update: Effective November 13, 2014, there will be a fee of 2% in U.S. dollars for all ATM cash transactions as well as debit and credit card purchases made in a foreign currency.

ATM / PLUS Network Zero Liability Notice: Effective on October 17, 2014, the non-business cardholder liability for unauthorized ATM transactions will be zero.

Inactive Account Fee Notice: Effective on January 1, 2015, all accounts with no account activity or contact during the previous 12 months will be assessed a \$3.00 monthly Account Inactivity Fee.

Help With Your Holiday Shopping: RTN Visa® Credit Cards and Visa® Gift Cards

Get Credit and More When You Use Your RTN Visa Credit Card

Now is the perfect time to apply for your RTN Visa credit card.

You get:

- Low Annual Percentage Rate (APR) for purchases
- CURewards™ with RTN Platinum and Gold Visa credit cards that lets you earn reward points good for travel and quality merchandise
- 25-day grace period
- Low rate for cash advances or balance transfers
- Low cash advance fee
- No annual fee with direct deposit – a \$20 savings
- Special offers and periodic contests, including the chance to win Superbowl tickets just by using your Visa credit card prior to December 1, 2015



Apply online at rtn.org, click on Apply for a Loan, or stop by a branch today.

RTN Visa Gift Card is the Perfect Present

Take the stress out of your holiday shopping and get the gift that meets every need--an RTN Visa prepaid gift card.

- Non-reloadable prepaid debit cards that are accepted anywhere you see the Visa logo
- Can be purchased in any amount from \$20 to \$500
- Only \$3.95 per card, much lower than what other institutions charge
- Choice of designs

You can purchase an RTN Visa Gift Card at our Amesbury, Brookline, Danvers, Dorchester, Lawrence, Marlborough, Needham, Tewksbury, and Waltham branches. Gift cards also are available through RTN to Go, the Credit Union's mobile branch, which is onsite daily in the Longwood Medical Area and weekly at Raytheon in Andover (go to rtn.org, Helpful Links, RTN to Go, for more information). ♦

Take Charge of Your Financial Life

Learn how to become financially fit by attending our free financial education seminars.

Planning for a Successful Retirement

Wednesday, October 22, 2014

6 to 7 pm

Tewksbury branch

345 Main Street

Tewksbury

Estate Planning

Thursday, November 6, 2014

6 to 7 pm

Marlborough branch

451 Boston Post Road East

Marlborough

Managing Income and Expenses

Saturday, November 15, 2014

10:30 to 11:30 am

Danvers branch

29 Andover Street (Route 114)

Danvers

Refreshments will be served.

Registration is recommended for all seminars as space is limited. You can register online at rtn.org/plan-and-protect/financial-education. You also can contact RTN Financial Education and Literacy Coordinator Kerri McLaughlin, CCUFC, at kmclaughlin@rtn.org or 781-736-9962 for information or to register. ♦



Member Appreciation Day 2014

The annual RTN Member Appreciation Day will be held on Saturday, December 13 at our branches in Amesbury, Brookline, Danvers, Dorchester, Marlborough, Tewksbury, and Waltham. The day's events will feature refreshments, kids activities, prizes, and a special visit from Santa Claus at some branches. You can get your free holiday photo taken with Santa or against a festive winter background. Look for more information coming soon. ♦

Thinking of buying or refinancing a home?

With our great rates and personalized service, we can help you find the mortgage that is right for you. For information contact our Mortgage Department at 800-338-0221, ext. 9859 or go to rtn.org, click on Borrow, then Home Loans. ♦

Holiday Schedule

RTN will be closed on the following holidays. Note that some branches may be closed during the Christmas holiday week, so please call ahead.

Columbus Day

Monday, October 13
(Fayetteville, TN is open)

Veterans Day

Tuesday, November 11
(Fayetteville, TN is open)

Thanksgiving Day*

Thursday, November 27

Christmas Holiday

Wednesday, December 24
(open limited hours)
Thursday, December 25

New Year's Day

Thursday, January 1

*The day after Thanksgiving (Friday, November 28), the following publicly accessible branches will be OPEN with regular hours:

Amesbury
Brookline
Danvers
Dorchester

Lawrence
Marlborough
Tewksbury
Waltham

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RTN Federal Credit Union

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Waltham, MA 02452
800-338-0221 • rtn.org



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Your Everyday Rate Advantage

Visit rtn.org for a complete list of our savings, loans and mortgage rates.

LOANS

Holiday Loan

Vehicles

New (model years 2014 to 2015)

Used (model years 2008 to 2015)

SAVINGS

Certificate, 48-months

Certificate, 60-months

APRs* starting at:

7.25% fixed¹

1.75%^{1,2}

1.75%^{1,2}

APYs**

1.50%³

1.70%³

*APR=Annual Percentage Rate. **APY=Annual Percentage Yield. APRs and APYs are accurate as of September 26, 2014 and are subject to change or withdrawn at any time. ¹ Reflects 1% discount for direct deposit of net pay, Social Security, and/or pension benefits coupled with automatic payment from an RTN FCU account, is subject to change, and replaces all previously quoted APRs. Subject to credit approval; the APR you receive is based on your credit score. ² A \$50 Vendor Single Interest (VSI) premium charge will be added to loan amount. ³ \$50,000 minimum deposit; penalty for early withdrawal of funds which can reduce earnings on the account.