



FREE First Time Home Buyer Workshop

Thursday, March 21, 2013
6:10 PM – 8:10 PM
RTN / Dorchester Lower Mills
1205 Adams Street



The residential real estate market appears to be improving and mortgage rates remain at historic lows. RTN’s popular home buying workshop may be just what you need to conduct your home search with confidence. Our mortgage professionals will explain the various stages in the home buying process from mortgage pre-approval to closing. Find out what other successful buyers have learned about down payments, credit scores, home inspections, and consumer-friendly mortgage choices. We welcome your questions and concerns during this workshop.

And while you’re there, be sure to ask how you can receive significant cash back on your home purchase with Home Cash Rewards, a valuable benefit under RTN’s Real Estate Services.

We want to help make your dream of home ownership a reality. Our popular Home Buyer Workshop provides critical information from a trusted and reliable source – your Credit Union.

This workshop is offered free of charge and without obligation.

But space is limited. Reserve your seat today.

Contact the Mortgage Department at mortgage@rtn.org or 1-800-338-0221, ext. 9859.

*Another workshop will be held in April at RTN / Waltham.
Watch for newsletter and website announcements for date and time.*



RTN Savings Certificates Grow Long-Term Savings

If you are seeking guaranteed, safe yields that are higher than regular savings accounts, RTN savings certificates may be a good choice. You decide how long your funds will remain on account when you open a certificate with a maturity date of anywhere from three to sixty months. You may withdraw interest that is credited monthly or you may leave it on deposit for monthly compounding. However, a penalty is ordinarily imposed for early withdrawal of principal. Certificates may be used for simple savings purposes or for Individual Retirement Accounts (Traditional and Roth) or Educational Savings Accounts. A \$500 minimum balance is required for Coverdell Educational Savings certificates; all others require \$1,000. Ask about premium rates that apply to certificate balances of \$50,000 or more. We hope you'll find our certificate rates very competitive as compared with other financial institutions.

6,800 Branches at Your Service!

RTN members can perform transactions and obtain services at over 6,800 CU Service Centers® nationwide. That's because RTN is part of a network of credit unions that shares branches, resulting in maximum convenience and value for all its members. When you're traveling on business or pleasure, chances are there is a participating credit union nearby where you can transact business on your RTN accounts! To find the nearest branch wherever you may be, visit www.rtn.org, or call toll-free (888) 287-9475.



www.cuswirl.com



Creative Solutions with Home Equity Loans

The equity in your home may represent a good source of funds for a number of worthwhile purposes. It can provide cash for home improvements, debt consolidation, a tax obligation, a wedding or college expenses. You can choose a fixed-rate, closed-end loan for a specific borrowing amount. Or, you may find a home equity credit line more convenient for multiple borrowing needs over a period of time. We'd be pleased to help you decide which type of loan may be right for you. Apply conveniently online at rtn.org.



Consider Sending Your Tax Refund to Your RTN Account

When completing your federal and state tax return this year, you can choose to have your refund electronically sent to your RTN FCU account. It's convenient and easy.

Here's the information you'll need:

- RTN's routing number is 211386445
- For checking, enter the account number as printed on the bottom of your check and select "Checking"
- To send the funds to your Main Share (savings) account, simply enter your Member Number (this can be found on your statement) and select "Savings"

Member Discount on TurboTax®

RTN members receive a discount of up to \$15 on all federal tax preparation and filing software including the Deluxe, Premier, and Home & Business editions. If you have a simple return, the Turbo Tax Free Edition may get the job done. When you use any of these tax software resources, TurboTax guarantees your maximum return. What's more, e-filing your federal return is free of charge. For speedier service, consider a direct-deposit of your refund to your RTN checking or savings account. Our routing number is 211386445. Visit RTN.org to get more details and access the special TurboTax link.



Options to Satisfy a Tax Obligation

If your tax preparation reveals that you owe a federal or state payment this year, it might help to think of resources available at your Credit Union to satisfy this obligation — on time and without penalty. Here are some loan remedies that may help: Unsecured (personal) loan, an advance on an RTN credit card, a home equity loan, even a loan on a vehicle you might now own outright. Please let us know how we can assist you in determining which type of loan and what rates and terms would provide the best solution.

