



# Work. Home. Life.

RTN Member Newsletter



Summer 2017, Special Issue

## A Match Made in Hudson

The merger between RTN and Hudson Municipal Employees Federal Credit Union was completed on July 1. We are excited for our new members to take full advantage of their RTN membership and discover the many ways the Credit Union can help them save money. This special issue of *Work. Home. Life.* highlights the wide range of products, services and conveniences available to all RTN members.

### Savings

- Main Share Savings
- Savings Certificates
- Money Market
- Traditional and Roth IRAs
- Coverdell Education Savings
- Holiday and Vacation Club
- Home Buyer Savings

### Checking

- Basic
- Class Act
- Dividend
- eChecking Plus
- Stars and Stripes

### Consumer Loans

- Vehicle (Cars and Light Trucks)
- Motorcycle, RV and Boat
- VISA Credit Cards
  - ◆ Platinum
  - ◆ Gold
  - ◆ Classic
- Main Share Secured
- Personal
- Peace of Mind
- Vacation and Holiday

### Home Loans

- Mortgages
  - ◆ First and Second Mortgages
  - ◆ Jumbo Mortgages
  - ◆ First-time Home Buyer Mortgages
  - ◆ Free Pre-Approvals
- Home Equity Loans
- Home Equity Lines of Credit

### Convenient Access and Services

- Mobile Banking
- Online Banking
- Direct Deposit
- VISA Debit Cards
- eDocuments
  - ◆ eStatements
  - ◆ eNotices
  - ◆ eTax
- Apple Pay
- CardValet®
- Online Mortgage Center
- Online Home Equity Center
- ATM Access
  - ◆ RTN-owned (free for members, available at most branches)
  - ◆ NYCE



- ◆ Surcharge-free ATM networks
  - Allpoint
  - SUM
  - MoneyPass
- Telephone Banking
- CO-OP Shared Branch Network
- Notary Public (available at most branches)
- Securities Transfer Agent Medallion Program (STAMP)
- VISA Gift Cards
- Coin-Counter Machines (free for members, available at most branches)

For information on all RTN products and services, call RTN Member Services 24 hours a day at 781-736-9900, Option 1 or visit [rtn.org](http://rtn.org) ◆



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## RTN Extras

**RTN Financial & Retirement Group\*** can help you reach your personal financial objectives, whether that includes planning a comfortable retirement, providing a college education or saving for a home. To make an appointment or for more information, call 781-736-9877.

**RTN Insurance Agency, LLC** may be able to save you hundreds of dollars a year on your insurance needs. You'll receive a choice of policies from top insurance carriers to ensure you receive the best value. Call one of our agents at 781-736-9998 or visit [rtn.org](http://rtn.org) for a free quote or more details.

**RTN Realty Advisors, LLC** are experienced real estate experts who can help you buy, sell or lease residential or commercial property everywhere in Massachusetts. Home sellers will receive a free Comparative Market Analysis and personalized marketing campaign when listing their property with RTN Realty Advisors. For more information, call 844-598-9506 or visit [rtnrealty.com](http://rtnrealty.com). *Those using RTN Realty Advisors can choose RTN for funding or seek funding elsewhere; view our affiliated business arrangement disclosure at [rtnrealty.com](http://rtnrealty.com).* ♦



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## Business Banking

RTN offers business owners the products and services they need to grow their businesses.

### Deposit Accounts

- ♦ Business Checking
  - Value
  - Premier
- ♦ Business Share Accounts
- ♦ Business ATM/VISA Debit card
- ♦ Business Money Market
- ♦ Business Share Term Certificates

### Loan Products

- ♦ Commercial Real Estate Loans
- ♦ Business Term Loans
- ♦ Business Lines of Credit
- ♦ Business VISA Credit Cards
- ♦ Commercial Vehicle Loans

Business owners also can offer the benefits of credit union membership to their employees at no cost. Find out more by contacting a member of our Commercial Services team at 781-736-9984. ♦

[lovemycreditunion.org](http://lovemycreditunion.org)

## Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

Members Save

# 10%

Business Members Save

# 15%

On select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions. Restrictions apply. \*May be req. up to new 24yr. agmt/activation per line.

Be sure to mention this code for your discount  
 • Members: NACUC\_ZZM • Business Members: NACUC\_ZDS\_ZZM  
 Credit union membership validation is required.

Learn more

- Call: 877.SAVE.4.CU
- Visit: [SprintStoreLocator.com](http://SprintStoreLocator.com)
- Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Auto Fee: Up to \$35/mo. Credit approval req. Early Termination Fee (equal to 48% of the remaining contract term) applies. Discount subject to change according to the company's agreement with Sprint and is valid upon request for select monthly data svc. charges. Discount only applies to data svc. for Sprint Family Share Plan and Unlimited My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Other terms, offers and coverage not available everywhere or for all products/services. Restrictions apply. See store or [sprint.com](http://sprint.com) or [lovemycreditunion.org/sprint](http://lovemycreditunion.org/sprint) for details. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. ©2016 CU Solutions Group 08/2016 132784

## Find out the latest from

You don't have to wait for the next newsletter to find out what's new at the Credit Union.

- Sign up for eHeadlines at [rtn.org](http://rtn.org)
- Like us on Facebook ([Facebook.com/RTNFCU](http://Facebook.com/RTNFCU))
- Connect with us on LinkedIn at [LinkedIn.com](http://LinkedIn.com)



# Get to Know Your New Credit Union

## Merger Matters

Members can visit Merger Matters at [rtn.org](http://rtn.org) (under Account Access on the lower right side of each page) for comprehensive information related to the RTN-Hudson MEFCU merger and their new RTN accounts.

## Roundtable Reviews

Throughout the summer months, we will be holding informal discussions on RTN products and services several times a week to help former Hudson MEFCU members understand the wide range of financial options now available to them. All are invited to attend—and bring your questions! Check our website, [rtn.org](http://rtn.org), Merger Matters, for upcoming Roundtable Review topics and dates.

## Information Tables

We will be hosting information tables onsite at the workplace at some of our partner organizations. Stop by our table for information about RTN and how we can help members save money. Visit [rtn.org](http://rtn.org), Merger Matters, or stop by the Hudson branch for a schedule and more information. ♦



**Own It.**  
You can  
with RTN's low  
first-time  
home buyer rates.

## Holiday Schedule

RTN branches will be closed for business on:

### Labor Day

Monday, September 4

### Columbus Day

Monday, October 9

While our branches will be closed, members can access their accounts through Mobile, Online, Telephone Banking and via ATMs. Members also can call Member Services 24 hours a day, 7 days a week at 800-338-0221.

*Work.Home.Life., special issue* is published by RTN Federal Credit Union for members and produced by RTN's Marketing Department. RTN serves nearly 50,000 members and more than 800 sponsor groups. Not responsible for typographical errors.

### RTN Federal Credit Union

600 Main Street  
Waltham, MA 02452  
800-338-0221 • [rtn.org](http://rtn.org)



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## Community Branches

Visit any RTN community branch for full access to your RTN account. For a complete listing, including location of workplace branches and branch hours, go to [rtn.org](http://rtn.org). Click on Find Us at the top of the page.

### ♦ Waltham (Main Branch)

600 Main Street  
Waltham, MA 02452  
781-736-9900, Option 1

### ♦ Amesbury (in Carriage Town Plaza)

100 Macy Street  
Amesbury, MA 01913  
978-388-0959

### ♦ Brookline

365 Boylston Street  
Brookline, MA 02445  
617-278-5600

### ♦ Danvers (Rte 114, opposite Kane's Flower World)

29 Andover Street  
Danvers, MA 01923  
978-535-6991

### ♦ Dorchester

1205 Adams Street  
Dorchester, MA 02124  
857-598-9500

### ♦ Hudson

25 South Street Plaza  
Hudson, MA 01749  
978-562-7878

### ♦ Lawrence (in Lawrence General Hospital)

1 General Street  
Lawrence, MA 01841  
978-682-8173

### ♦ Marlborough

451 Boston Post Road East  
Marlborough, MA 01752  
508-480-0500



### ♦ Tewksbury (in Walmart Plaza)

345 Main Street  
Tewksbury, MA 01876  
978-654-4279

### ♦ Worcester

530 Grafton Street  
Worcester, MA 01604  
508-755-3176

# Your Everyday Rate Advantage

CONSUMER LOANS	APRs <sup>1,4</sup> start at
Boat, many term options	5.99% to 6.99%
Holiday, 24 month	7.99%
Main Share Secured <sup>5</sup>	3.10%
Motorcycle <sup>3</sup> , many term options	4.25% to 5.25%
Overdraft Protection <sup>5</sup>	13.75%
Peace of Mind, 72 month (available for 60 days after joining)	9.99%
Personal many term options	8.75% to 11.25%
Recreational Vehicle <sup>3</sup>	5.99% to 6.99%
Vacation, 24 month	7.99%
Vehicle Loans <sup>3</sup> , up to 100% financing plus tax	
New, 2016 – 2017 models	
36 months	1.70%
48 months	1.99%
60 months	1.99%
72 months	2.99%
84 months	4.375%
Used, 2014 — 2017 models	
36 months	1.70%
48 months	1.99%
60 months	1.99%
72 months	2.99%
84 months	4.375%
VISA Credit Card, Platinum	
Purchases <sup>5</sup>	9.99%
Cash Advances & Balance Transfers <sup>2,5</sup>	8.99%

SAVINGS	APY <sup>6</sup>
Main Share, \$50 minimum balance to earn dividends	0.10%
Checking	
Basic	N/A
Class Act	N/A
eChecking Plus	0.10%
Dividend	0.10%
Stars & Stripes	N/A

Money Market	APY <sup>6</sup>
\$75,000 and over	0.65%
\$50,000 – \$74,999	0.50%
\$25,000 – \$49,999	0.35%
\$ 2,500 – \$25,000	0.25%

Club Accounts	APY <sup>6</sup>
Holiday	0.50%
Vacation	0.50%

Savings Certificates	APY <sup>7</sup>	APY <sup>7</sup>
Non-IRA, IRA & Coverdell ESA	\$1,000 – \$50,000	\$50,000 or more
60 months	1.75%	2.15%
48 months	1.55%	1.80%
37 months	1.85%	1.85%
36 months	1.25%	1.55%
24 months	1.05%	1.25%
12 months	0.75%	1.00%
6 months	0.50%	0.60%
3 months	0.30%	0.45%

IRA Savings	0.25%
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Home Buyer Savings	0.10%
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Business Checking	
Value	N/A
Premier	N/A

*These offerings are accurate as of June 20, 2017, are for a limited time and may be withdrawn or changed at any time without notice.*

RTN Federal Credit Union is an equal opportunity lender.

MORTGAGE RATES (new purchase & refinancing)	Rate / APR
Fixed rate	
30 years – 1 point <sup>8</sup>	3.750% / 3.862%
30 years – no point	3.875% / 3.905%
30 years – no point, no closing cost <sup>9</sup>	4.500% / 4.531%
20 years – 1 point	3.500% / 3.655%
20 years – no point	3.625% / 3.666%
20 years – no point, no closing cost	4.250% / 4.292%
15 years – 1 point	3.125% / 3.301%
15 years – no point	3.250% / 3.281%
15 years – no point, no closing cost	3.875% / 3.907%
10 years – 1 point	2.875% / 3.161%
10 years – no point	3.000% / 3.074%
10 years – no point, no closing cost	3.625% / 3.698%
Adjustable rate <sup>10</sup>	
5/1 – 1 point	2.875% / 3.371%
– no point	3.000% / 3.336%
– no point, no closing cost	3.750% / 3.601%
7/1 – 1 point	3.000% / 3.359%
– no point	3.125% / 3.337%
– no point, no closing cost	3.875% / 3.689%
3/3 – 1 point	2.750% / 3.901%
– no point	2.875% / 3.849%
– no point, no closing cost	3.625% / 4.021%

## HOME EQUITY LOANS<sup>11</sup>

Home Equity Line of Credit	
FLEX Life <sup>12</sup>	3.75%
Ready Line <sup>13</sup>	4.00%
Home Equity, Fixed	
Up to 60 months	3.75%
61 – 120 months	4.25%
121 – 180 months	4.50%
181 – 240 months	5.50%

<sup>1</sup>The annual percentage rates (APR) quoted reflect a 1% APR discount for direct deposit of net pay, Social Security and/or pension benefits coupled with automatic payment from an RTN FCU account, subject to change, and replaces all previously quoted APRs. The APR you receive is based on your credit score. Loan example: A \$1,000 loan at 1.70% APR for 36 months has a monthly payment of \$28.51.

<sup>2</sup>Non-credit based APR

<sup>3</sup>Vehicle, motorcycle, boat and RV loans require \$50 vendor single insurance policy

<sup>4</sup>Minimum loan amount: \$750 except personal loans of 72 months or more, which require a minimum loan of \$7,500. Maximum loan amounts: 2011-2017 vehicles, \$100,000; 2010 and older vehicles: \$20,000; Boat, \$75,000; Holiday and Vacation: \$2,500; Motorcycle, RV, \$75,000, \$50,000; Personal, \$20,000; Peace of Mind, \$12,500; and Overdraft Protection, \$5,000

<sup>5</sup>Rate subject to change after consummation

<sup>6</sup>The annual percentage yields (APY) are current as of June 20, 2017, are for a limited time and may be withdrawn or changed at any time without notice. Fees and other conditions could reduce the earnings on the account. Savings rates may change after the account is opened except on established share and IRA share certificates. Dividends paid at month-end. No dividend paid on accounts closed prior to month-end except for maturing share certificates and IRA share certificates.

<sup>7</sup>\$500 minimum for educational IRAs; \$1,000 or \$50,000 minimum balance required to open non-IRA, Roth or traditional IRA certificate accounts and to earn dividends. Penalty imposed for early withdrawal of funds.

<sup>8</sup>The rates listed above are for informational purposes and based on a single-family, detached owner-occupied home purchase in New England to a member with 40% down and excellent credit. Loans are also available with as little as 5% down, and on vacation homes. Your rate/points may be different based on your credit score and the specifics of your transaction.

One point is equal to the 1% of the amount borrowed. Choosing a zero or no-point program does not preclude fees from being added as points based on your credit score, subordinate financing, loan-to-value ratio or other factors unique to your transaction.

<sup>9</sup>No closing cost program, minimum loan \$100,000. Member required to reimburse RTN FCU for closing costs if loan is paid off within the first three years.

<sup>10</sup>Adjustable rate mortgage (ARM) up to 30 year term with 2% periodic adjustment cap, 6% lifetime cap. Rate is subject to change after consummation.

<sup>11</sup>Member responsible for Registry of Deeds recording fee. If a loan or line is closed within 36 months, a closing cost repayment (estimated at \$375) will be charged. Property insurance required.

<sup>12</sup>Borrow up to 80% of your 1- to 4-family home or condominium's value (less your present mortgage).

Variable rate subject to change monthly at 0.50% APR less than the prime lending rate as listed in The Wall Street Journal (minimum 2.75% APR, maximum 18% APR) on the statement cycle date and may be withdrawn at any time without notice. Available for applicants with a credit score of 680 or higher and who have direct deposit of at least \$500 per month to RTN FCU. Loan example: Interest-only monthly loan payment at 3.75% APR is \$3.13 per \$1,000 borrowed for the first 10 years.

<sup>13</sup>Borrow up to 80% of your 1- to 4-family home or condominium's value (less your present mortgage).

Variable rate subject to change monthly at 0.50% APR less than the prime lending rate as listed in The Wall Street Journal (minimum 4% APR, maximum 18% APR) on the statement cycle date and may be withdrawn at any time without notice. Loan example: Interest-only monthly loan payment at 4% APR is \$3.29 per \$1,000 borrowed for the first 10 years.