



# Work. Home. Life.

RTN Member Newsletter

**rtn** federal credit union

Winter 2018

## Bank Anytime With RTN Mobile Banking

**A** Credit Union branch is right in the palm of your hand with RTN Mobile Banking. Our mobile app gives you safe and convenient access to your RTN account any time of day or night. You can make transactions, set up alerts, pay bills with Bill Pay, deposit checks remotely with DeposZip (conditions apply), locate a branch or ATM and access your RTN VISA credit card account. Visit the app store on your iPhone or Android to download RTN Mobile Banking. ♦



## 5-Star Superior Credit Union

**R**TN once again has earned BauerFinancial's 5-Star Superior rating for financial strength and security. The Credit Union has retained this top ranking for 89 consecutive quarters, and is considered an "Exceptional Performance Credit Union," designated for financial institutions that have maintained the 5-Star rating for at least ten straight years. ♦



## Many Ways to Save



Lisa Walsh

**L**isa Walsh wanted to save money by refinancing her car loan, so at the recommendation of a family member, she turned to the Credit Union. Lisa was happy to learn that not only would she be able to lower her car payments, she would also save more than \$1,000 a year with a policy from RTN Insurance Agency, LLC.

**"The dealership said I had one of the best warranties they had ever seen"**

"Using RTN Insurance Agency was so easy," she says. "They gave me a great price on my coverage and did all the work. I didn't even have to call to cancel my previous insurance policy—RTN Insurance Agency took care of it. I saved money and loved the convenience. It was great!"

Lisa purchased an extended warranty at the time she refinanced her car, which soon came in very handy. "A few months later, I had a major issue with my car that would have cost me \$7,000!" she says. "With the extended warranty I purchased through RTN, I only had to pay the \$100 deductible! The dealership I went to said I had one of the best warranties they had ever seen."

A resident of Dorchester, Lisa often visits the RTN branch in Dorchester. "Everyone at the branch is super helpful," she says. "I visit there if I'm not using Online Banking, and I know I can depend on them for friendly service. I highly recommend RTN." ♦

## What's Inside

Start Planning Now For a Spring or Summer Move

Do You Need an Estate Plan?

Experience Italy With The RTN Infinity Club

College Scholarship Essay Contest



## Start Planning Now for a Spring or Summer Move

By Christopher Gentile, President and CEO, RTN Realty Advisors LLC

**A**re you considering a spring or summer move? Now is the time to start planning! The experienced agents at RTN Realty Advisors LLC are happy to work with you to develop a plan

that will help you buy or sell a home. If you are selling a home, we'll provide a comparative market analysis of your property and a walkthrough, where we'll offer suggestions that may help maximize your selling potential. This is all free and there is no obligation!

Our agents represent buyers and sellers in many communities in Massachusetts, and we now have agents licensed and working in New Hampshire. We also recently opened an office at the RTN branch in Danvers. Many of our representatives have lived or worked in these communities their entire lives. They know the people, the neighborhoods and have strong roots to the area. We also can help you if you are moving out of state, as we have connections across the United States that can assist you in your relocation.

Whether you're downsizing, moving to a larger home or just exploring your options, we are passionate about real estate and can't wait to work with you. Contact us anytime by visiting [rtnrealty.com](http://rtnrealty.com), through email at [info@rtnrealty.com](mailto:info@rtnrealty.com) or call us at 844-598-9506 to learn how we can help you find your next property or for a comparative market analysis.



*RTN Realty Advisors LLC is a wholly owned subsidiary of RTN and serves members and non-members. Those using RTN Realty Advisors LLC can choose RTN for financing or seek funding elsewhere. View our affiliated business arrangement disclosure information at [rtnrealty.com/disclosure](http://rtnrealty.com/disclosure). ♦*

## Home Loans for Every Budget



**R**TN offers low rates and a variety of terms on mortgages and home equity loans and lines of credit designed to fit your budget. We also offer free pre-approvals with quick turnaround time. For details and information, visit [rtn.org](http://rtn.org) or contact the Mortgage

Department at 781-736-9859 or [mortgage@rtn.org](mailto:mortgage@rtn.org). ♦

## Stress-Free Car Buying With AutoSMART

**A**utoSMART is an online resource that helps you find and buy the right car at the right price. Once you're ready to purchase your vehicle, your salesperson can process your RTN loan on the spot so you can receive instant pre-approval, even when the Credit Union is closed. Visit [rtn.CUDLAutoSmart.com](http://rtn.CUDLAutoSmart.com) or [rtn.org](http://rtn.org) for details. ♦



## Get a Great Deal on an RTN Car Loan

**L**ooking to save money on a car loan? We offer low rates, free pre-approvals and money-saving options on extended warranty plans and GAP (Guaranteed Asset Protection) insurance. You may be able to stretch your budget even further when you contact RTN Insurance Agency for your auto insurance. Find out more at [rtn.org](http://rtn.org), click on Borrow, then Vehicles or call 781-736-9900. For information about RTN Insurance Agency, LLC or a free quote, visit [rtn.org](http://rtn.org), click on Plan and Protect or call 781-736-9998. ♦

**Did you know?....members now can make surcharge-free transactions at Allpoint ATMs located at Speedway gas stations!**

# Do You Need an Estate Plan? Estate Planning is Not Just for the Very Wealthy

Douglas Stocklan of the RTN Financial & Retirement Group



**You have an “estate.”** It doesn’t matter if you own a mansion or a motor home. Rich or poor, when you die you leave behind an estate. For some, this could be real property,

an investment portfolio and more. For others, it could be as straightforward as the \$10 bill in their wallet and the clothes on their back. Either way, what you leave behind when you die is considered to be your “estate.”

**If the estate is small, should you still plan?** Even if you’re just leaving behind that \$10 bill, who will inherit it? Do you have a spouse? Children? Is it theirs? Should it go to just one of them, or be split between them?

**Do you HAVE to create an estate plan?** Sure, it’s possible to die without an estate plan, but may not be advisable. If you die without an estate plan, your family could face legal issues and (possibly) bitter disputes.

**Why not just a will?** Your heirs could encounter legal hassles even if you have a will. Basically, a will tells the world what you’d like to have happen, but proper estate planning aims to provide the tools to make those things happen. While your will may state who your beneficiaries are, those beneficiaries may still have to seek a court order to have assets transfer from your name to theirs, and in such a case, those assets won’t lawfully belong to them until the court procedure (known as probate) concludes.

**RTN Financial**  
& Retirement Group

Estate planning can include items like properly prepared and funded trusts, which

may help your heirs avoid probate.

**Where do you begin?** Speak with a qualified legal or financial professional – one with experience in estate planning. A financial professional should be able to refer you to a good estate planning attorney and a qualified tax professional, and lead a team effort to assist you in drafting your legal documents.

Members wishing to set up a no-cost, no-obligation meeting with an RTN Financial & Retirement Group advisor can contact Program Coordinator, Carly Poirier, at 781-736-9978 or Carly.Poirier@cunamutual.com.

*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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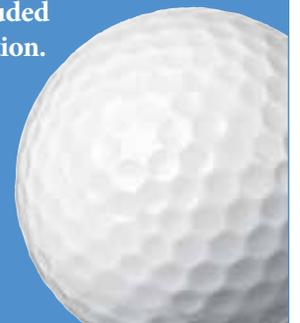
## Free Financial Education Seminars

Over the next few months, we’ll be offering free seminars, including first-time home buyer classes, to help you take control of your financial life. Watch for details on our website, rtn.org. ♦



In photo from left: A great day of golf was enjoyed by RTN Board members Joe Kelleher, Jack Torpey, Arthur Osborn (chair) and GoodWorks Foundation Board Member Henry Doyle.

The RTN GoodWorks Foundation raised \$30,000 from its 2017 Golf Tournament fundraiser on October 2, 2017 at Oakley Country Club. Proceeds will help fund the Foundation’s community projects and financial education efforts. Golfers and volunteers enjoyed a great day of golf, with a dinner and program that included prize awards, raffles and a silent auction. The RTN GoodWorks Foundation is a 501(c)(3) non-profit, public charitable foundation that fosters financial wellness, and promotes financial literacy and community involvement. ♦





## Board of Directors Election and Annual Meeting

*The following candidates have been nominated to fill Board of Director vacancies for 2018:*

**Jane E. Arsenault:** Ms. Arsenault retired from Raytheon Company with over 41 years of service. Prior to retiring, she served on the corporate Human Resources staff as Director of Compensation Programs. Ms. Arsenault has been a member of RTN Federal Credit Union since 1970 and has served as a member of the Board of Directors for 30 years. Currently, she is a member of the Personnel, Credit and Asset, Liability Management and Investment Committees. She is a graduate of Northeastern University.

**Joseph Donlin:** Mr. Donlin has been an RTN Federal Credit Union member for 44 years. He has served the members for more than 13 years. His responsibilities have included; serving on the Credit Committee, the Infinity Club Planning Committee and assisting in long-range planning. Currently Mr. Donlin serves as Chairman of the Marketing Committee. Mr. Donlin is also a member of the IBEW Local 1505.

**Joseph R. Kelleher:** Mr. Kelleher has been Commissioner for the Rhode Island office of the Federal Mediation and Conciliation Service for 20 years. He has served as Town Moderator for Millville since 2004. He has served as a member of the RTN Federal Credit Union Board of Directors for the past 27 years, serving on several committees, including the Personnel Committee. Mr. Kelleher is a former business manager of IBEW Local 1505 and previously worked as an electrician with Raytheon Company.

**Arthur Osborn, Jr.:** An employee of Raytheon and a member of the Credit Union for 39 years, Mr. Osborn joined the Credit Union Board of Directors in 1991 and currently serves as Board Chairman. He is the Chairman of the Personnel Committee and as a board member, he has served on several other committees including the Nomination, Executive, Supervisory and Investment committees. Currently, Mr. Osborn works in the Human Resources Department at Raytheon. He is a graduate of the Harvard University TUP program and has a BA in business

administration.

*The above statements are representations made by the candidates.*

If you are interested in running for a seat on the board, you can request nomination by petition. Nomination by petition requires the signature of 1% of the members as of Sunday, December 31, 2017 with a minimum of 20 and a maximum of 500 signatures. Petitions must be received by Patrice Manley prior to 4:00 PM on Friday, March 2, 2018. For more information, contact Pat Manley at 781-736-9831.

When there is only one nominee for each position to be filled, the election will not be conducted by ballot and there will be no nominations from the floor.

If there is more than one nominee for each position to be filled, ballot boxes will be made available at the following locations to cast your ballot for a candidate:

1. 1810 Wilson Parkway, Fayetteville, TN (Fayetteville Office), Monday, May 7, 2018, 8:30 am to 4:00 pm (CST)
2. 1847 West Main Road, Portsmouth, RI (Portsmouth Office), Thursday, May 10, 2018, 8:30 am to 4:00 pm (EST)
3. 600 Main Street, Waltham, MA (Waltham Office) Monday, May 21, 2018, 8:00 am to 5:00 pm (EST)

To be eligible to vote you must be 18 years of age or older as of Friday, April 20, 2018, and have your federal tax identification number or social security number on file with the Credit Union. If you have any questions concerning the Annual Election or these procedures, please contact Patrice Manley at 781-736-9831.

The annual meeting for RTN Federal Credit Union will be held at 5:00 pm on Monday, May 21, 2018 at its main branch, located at 600 Main Street, Waltham, MA. The ballot boxes from all locations will be opened at the annual meeting, where the ballots will be tallied and the election results announced. ♦

# Staff Update



Elizabeth Centofanti is the new Branch Manager at our Brookline branch. Elizabeth comes to the branch from the RTN IRA Department, having served as Retirement Specialist then IRA Supervisor. She has been with the Credit Union for more than six years.



Evelyn Santiago has been promoted from Member Services Representative to Assistant Branch Manager at the Waltham branch. Evelyn has been with RTN for more than 10 years and plays a major role serving Spanish-speaking members. ♦

## At Your Service



RTN's Senior Financial Services Associate Nick Ross specializes in providing personal banking services to all members, from high net-worth individuals to business partners. He is often the first line of contact for many members, and works individually with them to discuss their specific financial needs.

"My goal is to provide members with the personal attention they need to reach their financial objectives," says Nick. "If a member is looking for a loan, I provide guidance on the criteria he or she needs to get the application approved. I educate members on the benefits of credit unions, and help

them move their accounts to RTN so they avoid the higher fees charged at other institutions. If a member is interested in sophisticated money-management tools, I help them find the products and services right for them."

Nick knows Credit Union members well, having served as a Member Services Representative for several years before becoming Senior Financial Services Associate. He is available to meet with members at flexible times, including non-business hours, at an RTN branch convenient to them. You can contact Nick at 781-330-4986 (cell), 781-736-9870 (office) or [nross@rtn.org](mailto:nross@rtn.org). ♦



## Experience Italy with the RTN Infinity Club

The Infinity Club is planning a memorable eight-day trip to Italy from September 28 to October 5, 2018, with stops in Tuscany, Florence, Cinque Terre, Lucca and San Margherita. The cost is \$3,599 per person, double occupancy, and includes round-trip air fare, ten meals and some sightseeing excursions. Details can be found at [rtn.org](http://rtn.org) (under Bank With Us). For more information or to register, call 781-736-9831 or email [pmanley@rtn.org](mailto:pmanley@rtn.org). ♦

If you are looking for a great place to work, consider RTN...we might have a position available! Go to [rtn.org](http://rtn.org), click on About Us at the top of the page, then Careers for a listing of all current job openings.

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

### Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

Members Save **10%** or **15%** Business Members Save

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 2-yr. 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)

LOVE MY CREDIT UNION REWARDS

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Offer valid 10/1 to 12/31/18. Credit approval req. Early termination fee (after contract). After 1st year, up to \$350/mo. Self-Disclosure: Avail. for eligible company employees or org. members (excluding self-employed). Discount subject to change according to the company's pricing agreement with Sprint and is valid upon request for select monthly data services. Discount only applies to data for the Sprint family. Some plans and line items may not be eligible. Not avail. with no credit check offers or Mobile Instant Offer. CA Discount Avail. for participating Active Business lines. See C.U. web for restrictions. Discount subject to change according to the company's pricing agreement with Sprint and is valid upon request for select monthly data services. Discount only applies to data for the Sprint Business Share Plan. Sprint family share bank and credited. See this plan. Not avail. with no credit check offers or Mobile Instant Offer. Other terms, rules and coverage for participating members or for all phone services. Restrictions apply. See store or [sprint.com](http://sprint.com) or [lovemycreditunion.org](http://lovemycreditunion.org) for details. © 2018 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## College Scholarship Essay Contest

RTN will be participating in the Cooperative Credit Union Association, Inc.'s 2018 College Scholarship contest for high school seniors who will be enrolled in an undergraduate degree program during the 2018-2019 academic year. Six \$1,500 scholarships will be awarded. The Credit Union will sponsor entries from members or dependents of members (in good standing). Students will need to complete an application, write an essay and submit their academic transcripts to RTN by Wednesday, February 28, 2018. For details, go to [rtn.org](http://rtn.org), Bank With Us, Young Adults/Students or call 617-278-5620. ♦

## Expanded Account Access for Fayetteville, TN Members

We recently expanded options for our Fayetteville, TN members to access their accounts.

- ♦ **Fee-free ATMs** You can make withdrawals, inquiries and transfers at First Commerce Bank, 304 College St. West; South Lincoln Market & Deli, 249 Huntsville Highway; and US Bank, 220 College St. East (you also can make deposits up to \$2,500 at this ATM).
- ♦ **RTN to Go Mobile Branch** Stone Bridge Local 2385 Union Hall, 413 Pioneer Street, Fridays, 9:00 am to 10:30 am Staffed by Credit Union employees, RTN to Go mobile branch lets members make many of the same non-cash transactions they can at a full-service branch. For more information, contact our Fayetteville branch at 931-438-2258 during Credit Union hours or RTN Member Services at 781-736-9900 anytime. ♦

## Holiday Schedule

RTN branches in MA and RI will be closed on:

**Martin Luther King, Jr. Day**  
Monday, January 15

**Presidents' Day**  
Monday, February 19

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



*Work.Home.Life.* is a quarterly newsletter published by RTN Federal Credit Union for members and produced by RTN's Marketing Department. RTN serves nearly 50,000 members and more than 850 employers who sponsor RTN at the workplace. Not responsible for typographical errors.

**RTN Federal Credit Union**  
600 Main Street  
Waltham, MA 02452  
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*Work.Home.Life.*

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## Your Everyday Rate Advantage

### LOANS

### APRs\* starting at:

Vehicles New (model years 2017 to 2018)	1.99% <sup>1,2</sup>
Vehicles Used (model years 2015 to 2018)	1.99% <sup>1,2</sup>
FLEX Life Home Equity Line of Credit	4.00% <sup>3</sup> variable

### SAVINGS

### APYs\*\*

Certificates, 37-months	1.85% <sup>4</sup>
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Visit [rtn.org](http://rtn.org) for a complete list of rates.

\*APR=Annual Percentage Rate. \*\*APY=Annual Percentage Yield. APRs and APYs are accurate as of December 14, 2017 and are subject to change or withdrawal at any time. Contact Member Services at 781-736-9900 or [info@rtn.org](mailto:info@rtn.org) for current APRs and APYs.

<sup>1</sup> Reflects 1% discount for direct deposit of net pay, Social Security and/or retirement 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. <sup>2</sup> A \$50 Vendor Single Interest (VSI) premium charge will be added to loan amount. <sup>3</sup> The annual percentage rate (APR) quoted is a variable rate subject to change monthly at 0.50% APR less than the prime lending rate as listed in The Wall Street Journal on the statement cycle date (minimum 2.75% APR, maximum 18% APR) 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. Applicant pays no closing costs (estimated \$375) if a \$25,000 or more loan advance is taken at the time of closing and remains outstanding for six months. Early termination fee applies for lines closed within the first 36 months. Property insurance required. Loan example: Interest-only monthly loan payment at 4.00% APR is \$3.40 per \$1,000 borrowed for the first 10 years. Available in MA, NH, RI and ME. Property insurance required. <sup>4</sup> \$1,000 minimum balance required to open the account and earn dividends. Available for non-retirement and retirement accounts. Penalty imposed for early withdrawal of funds. Fees and other conditions could reduce the earnings on the account. Dividends paid at month-end or certificate maturity.

## Find out the latest from RTN

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