



Work. Home. Life.

RTN Member Newsletter



Winter 2015

Earn Rewards When You Share the Joy

RTN Membership Drive

Our Share the Joy Membership Drive is in full swing and we're excited that so many of our members are sharing the joy of RTN with their families, friends, and co-workers.

During the membership drive, when you refer someone to join the Credit Union and open an RTN eChecking Plus account*, you each get \$25. And you both will be entered into a Grand Prize drawing for a GoPro camera.

There's no limit on how many new members you can refer. The more you share, the more you get. Member referral forms are available at any branch and can be downloaded at rtn.org. *continued on page 2*



Win the First Month's Payment on Your Car Loan

Presidents' Day Special

When you take an RTN auto loan or refinance your auto loan from another lender from now through February 15, 2015, you will automatically 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. ♦

SPECIAL MEMBER COUPON

Get 1% CASH BACK ON AN RTN CAR LOAN



Now through February 28, get a 1% rebate on your RTN car loan, up to \$1,000, when you take a vehicle loan at RTN or refinance an existing loan from another lender. See page 6 for details.

Member Name: _____

Member Number: _____

Looking to Buy, Sell, or Rent a Property? RTN Can Help



The Credit Union recently established RTN Realty Advisors, LLC, a wholly owned subsidiary of RTN, to help members and non-members alike with real estate needs.

RTN Realty Advisors, LLC represents both residential and commercial property buyers and sellers and those looking for property to lease and rent. They are licensed to do business everywhere in Massachusetts.

Christopher Gentile serves as President. An RTN member himself, Gentile was previously Executive Vice President of Realty Executives Esteemed Properties in Newton, MA. He knows the real estate market well, bringing with him more than ten years of experience. Gentile leads a solid management team, including Vice President of Operations Michael Mahoney, who oversees state-of-the-art software for property listings. *continued on page 3*

What's Inside

Cash Back with an RTN Car Loan *(limited time offer)*

New Realty Service

Extra Protection With Visa CardLock®

Stop Procrastinating About Your Financial Plan

Our Members Tell Their Stories

Member Dave McCarthy's Story

RTN member Dave McCarthy joined the Credit Union more than 25 years ago, and has seen many changes during that time. But what hasn't changed for him is the level of service he has experienced at RTN. "I've been a member for a long time, and over the years, everyone I've dealt with has been superb," he says. "They seem to be in tune to anything you need."



Dave McCarthy

"High quality, convenient, and responsive—that's how I would describe RTN."

McCarthy joined RTN through his employment at General Dynamics. He mainly uses the RTN branch located at General Dynamics in Needham, and sometimes uses the Dorchester Lower Mills branch, which is not far from his home in Quincy.

"Having the Credit Union so close to where I work is really like a luxury," he says. "It is so easy and convenient. Liz (Samper) and Alma (Paiz) provide great customer service. They explain everything whenever I have a question and provide whatever I need, whether it's reordering checks or getting statements. I'd be lost without RTN right there."

McCarthy and his wife are both RTN members and use the Credit Union as their primary financial institution. They are parents of eight children, ranging in age from 8 to 22 years old.

"High quality, convenient, and responsive – that's how I would describe RTN," says McCarthy. ♦

Great Rates and Terms on an RTN Car Loan

See us first for your vehicle loan. Along with personalized service and easy application process, you get:

- Rates as low as 1.75% APR¹ (see back panel of newsletter)
- AutoSMART Center, where you can research, locate and review pricing on the car you want, then get an instant pre-approval decision online or at a dealership. Your RTN vehicle loan will then be processed on the spot.
- Free pre-approval
- Extended Warranty available that may save you money
- GAP (Guaranteed Asset Protection) insurance available at a low cost

To apply for your RTN vehicle loan, visit an RTN branch, call 800-338-0221 (press option 3), or go to rtn.org and click on Apply for a Loan. ♦

Earn Rewards When You Share the Joy

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We know you have financial choices, and we're grateful for your membership. Our Share the Joy Membership Drive is our way to thank you for letting others know what you already know – that RTN is a trusted financial resource that is here for you whenever and wherever you need us.

We're ready anytime to meet your family, friends, and co-workers 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 learn 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 Plus account, which includes direct deposit of \$125 week or \$500 a month (on average) and a minimum of five transactions per month. Main share account with \$25 minimum balance is required. \$25 account credits to both the referring and new member's accounts will be made 90 days after the active eChecking Plus account is effective. ♦*

In Memoriam: RTN Mourns the Loss of Charles Anastasia



**Charles J. Anastasia
Founder & Director**

RTN Federal Credit Union mourns the death of one its founders and long-time director, Charles J. Anastasia, who died on Friday, December 5, 2014. He was 94.

A retired Labor Relations Specialist from Raytheon and a member of the Credit Union since its inception in 1945, Mr. Anastasia played an active role on RTN's

Board of Directors serving in many roles, including First Vice Chairman, for many years. In so doing, he embodied the spirit of the credit union movement's motto of "People helping people."

Charles leaves his wife of 69 years, Josephine, and two daughters, Katherine and Janet.



Lock Your Credit Card Like You Lock Your Door with CardLock®

RTN is committed to keeping your accounts safe and secure at all times. With this in mind, the Credit Union is offering members the opportunity to further protect their credit card by enrolling in CardLock. CardLock works as an additional layer of protection on top of the fraud prevention methods already in place.

Just like you lock your home or car, CardLock lets you lock your credit card whenever you want to, and then unlock when you need to make a transaction. You can use CardLock occasionally or any time of day or night—the choice is yours.

If someone attempts to use your credit card while your card is locked, the transaction will be declined and you will be notified right away. No fraudulent charge will occur.

If you have set up a recurring payment with a merchant such as a fitness club membership, you should see no change even if the card is locked.

You can enroll in CardLock by calling 877-285-6251 or go to www.cucardlock.com.

RTN Realty Advisors, LLC

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“Real estate searches can be daunting,” says Gentile. “You really need to trust that your agent has your best interest in mind. We know that people trust the RTN name, and our priority is to provide them with the same level of trust they have with the Credit Union.”



Christopher Gentile
President
RTN Realty Advisors, LLC

Those using RTN Realty Advisors, LLC can choose RTN for financing their property or can seek financing elsewhere.

“The RTN Realty Advisors, LLC is a natural fit to our suite of financial services,” says Cormac McCarthy, RTN’s Vice President of Lending.

RTN Realty Advisors, LLC is based at RTN’s Brookline branch at 365 Boylston Street, with plans for satellite locations at other RTN community branches. For more information, contact RTN Realty Advisors, LLC at 617-835-0845 or CGentile@RtnRealty.com. ♦

Loan Special for New RTN Members

Just joined RTN and looking to consolidate your bills? We have a special loan program for you! Our Peace of Mind loan is available for new members for a period of 60 days after joining the Credit Union. You can borrow a maximum of \$12,500 for up to 72 months at great low rates.

Contact a Member Services Representative at 781-736-9829. ♦



Ed Mercurio



Joanne Keenan

Wishing You Well In Your Retirement

Two long-time RTN employees recently retired after having served many roles in their decades with the Credit Union.

- Ed Mercurio of the ATM/Checking Department left RTN in July 2014 after 35 years of employment.
- Joanne Keenan, also in the ATM/Checking Department and an RTN employee for 43 years, retired in October 2014.

We thank Ed and Joanne for their many years of service to the Credit Union, and wish them the best of luck in their retirement. ♦

Inactive Account Fee Notice:

As previously disclosed in the Fall 2014 issue of *Work. Home. Life.*, effective 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. Certain exceptions apply. Contact Member Services at 781-736-9829 for information.

Is This the Year You Stop Procrastinating About Your Financial Plan?

Some things to think about as you get started.

Presented by the RTN Financial Retirement Group Team

Look at your expenses and your debt. Take a look at your core living expenses (such as a mortgage payment, car payment, etc.). Can any core expenses be reduced? Investing aside, you position yourself to gain ground financially when income rises, debt diminishes and expenses decrease or stay (relatively) the same.

Maybe you should pay your debt first, maybe not. Some debt is “good” debt. A debt is “good” if it brings you income. Credit cards are generally considered “bad” debts. If you’ll be carrying a debt for a while, put it to a test. Weigh the interest rate on that specific debt against your potential income growth rate and your potential investment returns over the term of the debt. Of course, paying off debts, paying down balances and restricting new debt all work toward improving your FICO score, another tool you can use in pursuit of financial freedom (we’re talking “good” debts).

Implement or refine an investment strategy. You’re not going to retire solely on the elective deferrals from your paycheck; you’re going retire (hopefully) on the interest that those accumulated assets earn over time, plus the power of compounding.

**RTN Financial
& Retirement Group**

Members of the RTN Financial and Retirement Group Team located at RTN Federal Credit Union include advisors Michael Beck and Douglas Stocklan and coordinator Rachelle Rodman. If you have any questions or feedback about the information in this article, contact them at 781-736-9978.

*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. This material was prepared by MarketingLibrary.Net Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information should not be construed as investment, tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.*

Upcoming Financial Education Seminars

Get financially fit this year by attending one of our free financial education seminars.

Estate Planning

Wednesday, January 28
6 to 7 pm
Amesbury Senior Center
68 Elm Street
Amesbury, MA 01913

Teaming Up With Your Financial Planner

Wednesday, March 25
6 to 7 pm
Tewksbury branch
345 Main Street
Tewksbury, MA 01076

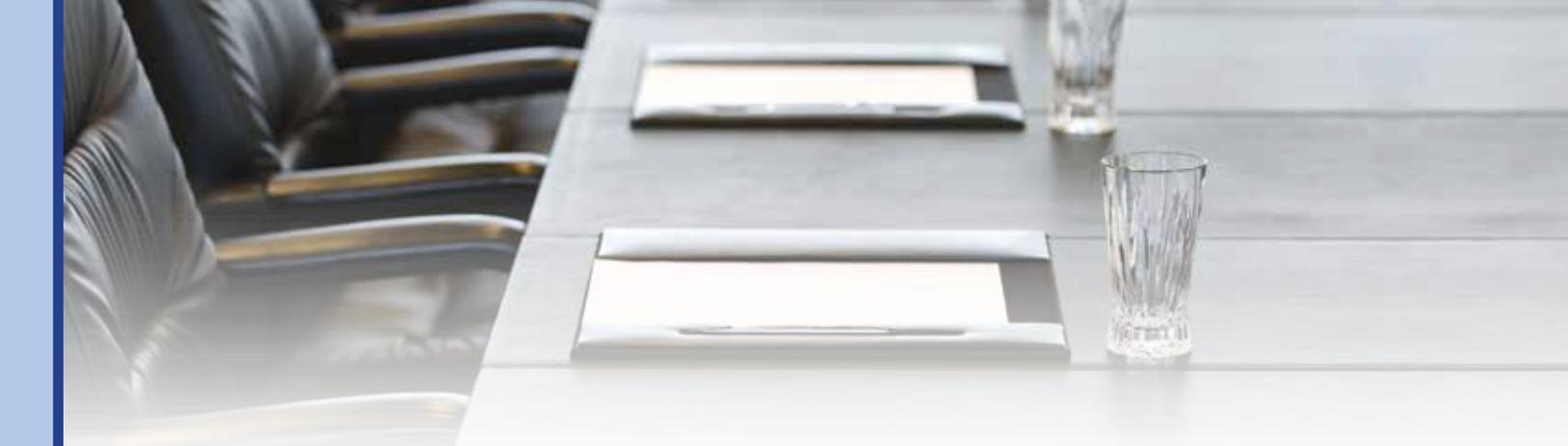
Pizza will be served. Registration is recommended, as space is limited. You can register online at rtn.org/plan-and-protect and click on the Financial Education section. You also can contact RTN Financial Education and Literacy Coordinator Kerri McLaughlin, CCUFC, at kmclaughlin@rtn.org or call 781-736-9962. ♦



Manage the money you make. If you simply accumulate unmanaged assets, you have money just sitting there that may be exposed to risk – inflation risk, market risk, even legal risks. Don’t forget taxes. The greater your wealth, the more long-range potential you have to accomplish some profound things – provided your wealth is directed.

If you want to build more wealth this year or in the near future, don’t neglect the risk management strategy that could be instrumental in helping you retain it. Your after-tax return matters. Risk management should be part of your overall financial picture.

Request professional guidance for the wealth you are (or could be) growing. A good financial professional should help to educate you about the principles of wealth building. You can draw on that professional knowledge and guidance this year – and for years to come.



Board of Directors Election and Annual Meeting

The following candidates have been nominated to fill Board of Director vacancies for 2015:

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 the RTN Federal Credit Union since 1970 and has served as a member of the Board of Directors for 27 years. Currently, she is a member of the personnel, credit and asset and liability management committees. She is a graduate of Northeastern University.

Joseph Donlin: Mr. Donlin has been an RTN Federal Credit Union member for 41 years. He has served the members for more than ten 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 the Commissioner for the Rhode Island Office of the Federal Mediation and Conciliation Service for 17 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 24 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 thirty six years, Mr. Osborn joined the Credit Union Board of Directors in 1991 and previously served as Board Chairman. Currently 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 Integrated Defense Systems. 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 Wednesday, December 31, 2014 with a minimum of 20 and a maximum of 500 signatures. Petitions must be received by Pat Manley prior to 4:00 PM on Friday, March 6, 2015. For more information, contact Pat Manley at 800-338-0221, ext. 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 4, 2015, 8:30 AM to 4:00 PM (CST)
2. 1847 West Main Road, Portsmouth, RI (Portsmouth Office), Thursday, May 7, 2015, 8:30 AM to 4:00 PM (EST)
3. 600 Main Street, Waltham, MA (Waltham Office) Monday, May 18, 2015, 8:00 AM to 5:00 PM (EST)

To be eligible to vote you must, as of Friday, April 24, 2015, be 18 years of age or older and have your federal tax identification number on file with the Credit Union. If you have any questions concerning the annual election or these procedures, please contact Pat Manley at 781-736-9831.

The annual meeting for RTN Federal Credit Union will be held at 5:00 PM on Monday, May 18, 2015 at its main office 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.◆

Get the Latest from RTN

Want to know what's going on at RTN even before the next newsletter arrives? There are several options available to you.

- Visit our website at rtn.org
- Sign up for *RTN eHeadlines* (our digital e-newsletter) at rtn.org
- Like us on Facebook ([Facebook.com/RTNFCU](https://www.facebook.com/RTNFCU))
- Connect with us on LinkedIn at [LinkedIn.com](https://www.linkedin.com)



Get a Jump on the Spring Home Buying Season

First-Time Home Buyers Seminars

Learn what it takes to buy your first home by attending one of our first-time home buyers seminars. All attendees will receive a \$250 closing cost credit when taking a mortgage at RTN.

Wednesday, February 25 • 6 to 8 pm

Dorchester branch
1205 Adams Street
Dorchester, MA 02124

Wednesday, March 4 • 6 to 8 pm

Tewksbury branch
365 Main Street
Tewksbury, MA 01876

Wednesday, March 11 • 6 to 8 pm

Brookline branch
365 Boylston Street
Brookline, MA 02445

Wednesday, March 18 • 6 to 8 pm

Waltham branch
600 Main Street
Waltham, MA 02452

Pizza will be served. Registration is recommended, as space is limited. You can register online at rtn.org/plan-and-protect and click on the Financial Education section. You also can contact RTN Financial Education and Literacy Coordinator Kerri McLaughlin, CCUFC, at kmclaughlin@rtn.org or call 781-736-9962. ♦

Get 1% Cash Rebate on Your RTN Car Loan

The 60-month annual percentage rate (APR) quoted is for model year 2009 – 2015 vehicles, assumes direct deposit and automatic loan payment from an RTN account and is accurate as of December 13, 2014, subject to change, and may be withdrawn at any time without notice. The APR you receive is based on your credit score; 620 minimum score required. Offer valid for new RTN vehicle loans issued from January 1 to February 28, 2015; refinancing of existing RTN vehicle loans are not eligible for the rebate. 1% vehicle loan cash rebate (maximum \$1,000) is paid via account credit within 45 days of completing the redemption form. RTN is an Equal Opportunity Lender. Loan example: 1.75% APR loan for 60 months has monthly payment of \$17.42 per \$1,000 borrowed. For more information and current offers, contact the Credit Union at 781-736-9829 or info@rtn.org

Holiday Schedule

In observance of the following holidays, all RTN branches will be closed for business on:

Martin Luther King, Jr. Day
Monday, January 19

Presidents' Day
Monday, February 16

While our branches are closed, members still can access their accounts through mobile, online, and telephone banking, and via ATMs.

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 600 employer groups, and has 19 branches. Not responsible for typographical errors.

RTN Federal Credit Union

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



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Your Everyday Rate Advantage

Visit rtn.org
for a complete
list of rates.

LOANS

Vehicle

New (model years 2014 to 2015)

Used (model years 2009 to 2015)

Home Equity Loan *Up to 60 months*

Mortgages, 15-years

SAVINGS

Certificate, 48-months

Certificate, 60-months

APRs* starting at:

1.75%^{1,2}

1.75%^{1,2}

2.75%³ fixed

3.041%⁴ fixed

APYs**

1.50%⁵

1.70%⁵

*APR=Annual Percentage Rate. **APY=Annual Percentage Yield. APRs and APYs are accurate as of December 15, 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 Available in MA, RI, NH and ME only. ⁴ Mortgage APR quoted is for members with 20% down payment (or equity) and excellent credit, effective as of December 8, 2014. Available in New England only. ⁵ \$50,000 minimum deposit; penalty for early withdrawal.