



Work. Home. Life.

RTN Member Newsletter

rtn federal credit union

Fall 2017

RTN Wins Readers Choice Awards



For the second year in a row, RTN has received Wicked Local Readers Choice Awards in the Community Bank/Credit Union category, with our Amesbury branch receiving top honors in Amesbury. These awards are voted on by readers of Wicked Local, an online publication that covers community news in many Massachusetts cities and towns.

Our Amesbury branch was voted #1 choice for Community Bank/Credit Union in Amesbury.

This is the second time the Amesbury branch has earned a Readers Choice Award. The RTN branch in Waltham was voted Honorable Mention for Community Banks/Credit Union in Waltham.

We are very grateful that readers selected RTN for these awards. We strive every day to provide our members with high-quality member service, and are honored that members have recognized our efforts with their vote. ♦

Member Service at its Best

Long-time members of the Credit Union have seen many changes as RTN has grown into one of the ten largest credit unions in Massachusetts.



Nicole Ashton Rice

Over the years, one feature members have always been able to rely on is high-quality member services.

Nicole Ashton Rice is one of these members. Having joined RTN more than 20 years ago, she originally used the Credit Union for Direct Deposit only, but gradually opened many other accounts and now considers RTN to be

her primary financial institution.

“The member service at RTN is the best! I love visiting the branches. Everyone is so friendly, and they all know me by name,” she says. Nicole is a frequent visitor to the Brookline and Dorchester branches. “It is so convenient that the branches are open until 6 pm on Thursday and at 7 am (Brookline) on Friday. That helps me out a lot.”

She is more than happy to let others know about the benefits of RTN membership. “I try to broadcast to as many people as I know how great the Credit Union is. I just can’t say enough good things about RTN,” she says. ♦

Member Appreciation Day 2017!

Mark your calendars now for RTN Member Appreciation Day! We’ll be celebrating this annual event on Friday, December 8 at our Hudson and Worcester branches and on Saturday, December 9 at our Amesbury, Brookline, Danvers, Dorchester, Marlborough, Tewksbury and Waltham branches. Join us for refreshments, kids’ activities, giveaways and a free photo with Santa at several branches. Watch for details coming soon! ♦



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Five Fast Facts About RTN Realty Advisors LLC

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

After a busy summer, the fall real estate market continues to be hot. If you are planning to buy, sell or rent a home or commercial property, here are a few reasons you'll get the best deal when you choose RTN Realty Advisors LLC, for your next move!

1. **Extensive expertise:** From finance to construction to technology, our highly qualified agents hail from many different backgrounds and possess a wide range of knowledge so our clients get the upper hand in all transactions.
2. **We value education and certifications:** We count among our team a Certified Military Residential Specialist, a Seniors Real Estate Specialist and a Certified Residential Specialist.
3. **Referrals are plentiful and clients keep returning:** Our business continues to expand, with much of this growth from referrals and repeat clients.

4. **Comprehensive and customized marketing:** We provide our clients with unique marketing strategies (including a custom website, professional photos/floor plans, mailings, etc.) that have proven to be successful.

5. **At your convenience:** Members can stop by our offices located at RTN branches in Waltham, Brookline, Tewksbury, Dorchester and Marlborough anytime. We are available by appointment at all other branches.

Contact us at rtnrealty.com, 844-598-9506 or info@rtnrealty.com to learn more about how we can help you find your dream home, sell your home or for a free, no obligation comparative market analysis and sample marketing plan. ♦

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.

"... Our agent's professionalism, attention to detail and overall efficiency completely transformed my home buying experience. The team at RTN Realty Advisors LLC is incredibly knowledgeable and genuinely want the best for their clients!"

- Diane in Brockton

Home Owners: Are You Looking to Consolidate Your Student Debt? RTN May be Able to Help!

The Credit Union has low-cost, cash-out refinancing programs for home owners to help pay off their government-issued student loans. For more information, contact the RTN Mortgage Department at 781-736-9859 or mortgage@rtn.org ♦

Buying or Refinancing a Home?

We have a broad selection of low-rate mortgages at a variety of terms designed to fit every need. Visit the RTN Mortgage Center at rtn.org for information or to apply for your RTN mortgage or free preapproval. You also can call the Mortgage Department at 781-736-9859 or email mortgage@rtn.org. ♦



FLEX Life Home Equity Line of Credit

Our FLEX Life Home Equity Line of Credit offers qualified members a low, variable rate 0.5% below the prime lending rate (listed in *The Wall Street Journal* on the statement cycle date), good for the life of the loan (see details on page 6). For information on all RTN Home Equity Loans and Lines of Credit, visit the RTN Home Equity Center at rtn.org, call 781-736-9859 or email mortgage@rtn.org. ♦

Estate Planning Checklist

By Michael Beck, CFP® and Douglas Stocklan of the RTN Financial & Retirement Group*



Here are steps to take to ensure sure you have a solid estate plan:

- ◆ Create a will if you do not yet have one. A valid will may save your heirs from some expensive headaches linked to probate and ambiguity. A solid will drafted with the guidance of an estate planning attorney costs a bit more than a “will-in-a-box,” but may prove worth the expense.
- ◆ Complement your will with related documents. Depending on your estate planning needs, this could include a trust (or multiple trusts), durable financial and medical powers of attorney, a living will and other items.
- ◆ Review your beneficiary designations. Who are the beneficiaries of your retirement plans and/or insurance policies? If you aren’t sure, it is probably a good idea to go back and check the documentation to verify (or change) who you have designated as the beneficiary.
- ◆ Create asset and debt lists. You should provide your heirs with an asset and debt “map” they can follow, so that they will be aware of the little details of your wealth.

- ◆ Think about consolidating your “stray” retirement and/or bank accounts. This could make one of your lists a bit shorter. Consolidation means fewer account statements, less paperwork for your heirs and fewer administrative fees to bear.
- ◆ Let your heirs know about the causes and charities that mean the most to you. Write down the associations you belong to and the organizations you support.
- ◆ Select a reliable executor. That person should have copies of your will, power of attorney documents, health care proxy or living will and any trusts you create. In fact, any of your loved ones referenced in these documents should also receive copies.



Douglas Stocklan, Michael Beck and Carly Poirier

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Free Seminars for First-Time Home Buyers and Sellers

First-Time Home Buyers

Find out what it takes to buy your first home. Those attending a home buyers seminar will receive a \$250 closing cost credit when taking a mortgage at RTN.

- ◆ Thursday, October 19, Tewksbury Branch, 6-8 pm
- ◆ Tuesday, October 24, Waltham Branch, 6-8 pm

Presented by RTN Federal Credit Union Mortgage Professionals

Home Sellers

Learn how to market your home to attract the right buyer.

- ◆ Tuesday, October 17, Marlborough Branch, 6-7 pm
- ◆ Thursday, October 26, Brookline Branch, 6:30-7:30 pm

Presented by RTN Realty Advisors LLC. View our affiliated business arrangement disclosure information at rtnrealty.com/disclosure

There is no cost to attend, but registration is required. Seminars may be canceled 24 hours in advance. If there is a cancellation, registrants will be notified. For more information or to register, go to rtn.org, click on Plan and Protect, then Financial Education; email FinancialEducation@rtn.org; or call 781-736-9945. ◆



Class is in Session at RTN University

Most Wednesday mornings, Credit Union staff are diligently working to expand their skills by attending a class at RTN University. Taught by colleagues, RTN University helps employees develop their professional knowledge base by learning about Credit Union specialties outside their own areas of expertise. The more our staff knows, the better we can serve our members! ◆

2017 James A. Burley, Jr. Scholarship Contest Winners

Congratulations to the winners of this year's James A. Burley, Jr. College Scholarship Contest.

First place (\$5,000) – Jessica Kahigian
attending Thomas College

Second Place (\$3,000) – Emily Ward
attending Regis College

Third Place (\$2,000) – Mary Reedy
attending Bridgewater State College

Each year RTN awards three scholarships totaling \$10,000 to full-time college students who are members or dependents of members. The contest honors the Credit Union's former Board of Directors Chairman James A. Burley, Jr., who served RTN for more than 30 years. ♦

In the photo from left is Arthur Osborn, Jr., RTN's Chairman of the Board; Emily Ward, second-place winner; Mary Reedy, third-place winner; Jessica Kahigian, first-place winner; and Edward C. Brown IV, Chairman of RTN's Educational Committee.



Thank you Gilda!



After more than twenty years of service, Member Services Representative Gilda DiPasquale of our Hudson branch retired in September. Members and staff celebrated with her at a party held in her honor. We wish Gilda the best of luck and hope she enjoys the next phase of her life!

Shop Safely This Holiday Season With CardValet®

CardValet is a free app for your smartphone that helps reduce the chance of fraud on your RTN VISA Debit card. Use CardValet to establish spending limits, turn your card on and off, restrict transactions to a certain area and receive real time alerts when a transaction has been approved or attempted. CardValet can be downloaded from your mobile device's app store. For more information, contact a Member Services Representative at 781-736-9900 or go to rtn.org, click on eBanking. ♦

Estate Planning Checklist

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- ♦ Talk to the professionals. Do-it-yourself estate planning is not recommended, especially if your estate is complex enough to trigger financial, legal and/or emotional issues among your heirs upon your passing.

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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Holiday Loans

Cut down on your holiday spending with an RTN Holiday Loan! Rates are as low as 7.99% annual percentage rate. See Rates section on Page 6 for details. ♦

You Could Win Super Bowl Tickets! Just Use Your RTN VISA Debit or Credit Card

If you are a football fan, you have even more reasons to use your RTN VISA Debit or credit card this holiday shopping season! Through December 31, 2017, each time you use your card for eligible signature-based purchases, you automatically will be entered into a contest to win the following prizes:

- Trip for two to the 2018 Pro Bowl
- Trip for two to Super Bowl LII
- Season tickets to every 2018-19 regular season home game of your favorite NFL team

The more you use your card, the more chances you'll have to win! For more information or to apply for your RTN VISA Debit or credit card, visit any branch, go to rtn.org or call a Member Service Representative at 781-736-9900. Details are at rtn.org, click on Bank With Us, then ATM/Debit Card or Borrow, then VISA Credit Cards and VISA Gift Cards. ♦

Why RTN VISA Gifts Card Make the Perfect Present

- **You'll save time and money.** You can purchase an RTN VISA Gift Card in denominations from \$20 to \$500 so it fits right into your budget. And the low \$3.95 activation fee is much less than what you would pay elsewhere.
- **RTN VISA Gift Cards are convenient.** Our cards are accepted everywhere you see a VISA logo.
- **Everyone loves gift cards.** People of all ages can purchase what they wish with a gift card so you know you've given the perfect present.

RTN VISA Gift Cards can be purchased at all RTN community branches, including RTN to Go, the Credit Union's mobile branch. Details are at rtn.org, click on Borrow, then VISA Credit Cards and VISA Gift Cards. ♦

Regulation D Reminder

The Federal Reserve Bank's Regulation D is a federal regulation that limits the number of monthly withdrawals consumers may make from savings and money market accounts if that transaction is not made in person at a branch or an ATM. This restriction does not apply to loan payments made within the same financial institution.

Consumers are limited to six withdrawals per account per month via remote means. This includes withdrawals from an

RTN savings or money market account using Mobile, Online and Telephone Banking and electronic or ACH transfers. You can make unlimited transactions from your savings or money market account if you make that transaction at a branch or at an ATM.

There are no limits on the number of withdrawals you can make from any type of checking account.

Details can be found in the RTN Electronic Funds Transfer and Disclosure document available at rtn.org. For further assistance, contact a Member Service Representative at 781-736-9900. ♦

Did you know you have thousands of ways to transfer funds between accounts for free!

- Mobile Banking
- Online Banking
- Telephone Banking
- RTN ATM
- In person at a branch
- In person at 5,000 shared branch locations

Account Transfer Fee Disclosure Notice

To ensure compliance with Regulation D (see the accompanying article), beginning on December 1, 2017, a \$6 fee will be charged for all funds transfers from a savings or checking account to another saving or checking account made by calling or faxing an RTN representative. This fee does not apply for loan payments conducted via transfer from another account or for transfers conducted in person in a branch or at an ATM.

lovemycreditunion.org

Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

Members Save 10% or 15%

On select regularly priced Sprint monthly data service.

Valid in conjunction with other credit union and most Sprint national handset offers and promotions.

Be sure to mention this code for your discount

- Members: NACUC_Z2M
- Business Members: NACUC_Z25_ZIM

Credit union membership validation is required.

Learn more

- Call: 877.SAVE.4.CU
- Visit: SprintStoreLocator.com
- Click: LoveMyCreditUnion.org/Sprint

LOVE MY CREDIT UNION REWARDS

Sprint

Holiday Schedule

RTN will be closed on the days listed below. Please note that some branches may be closed during the Christmas holiday week, so we recommend you check our website, rtn.org, or call ahead for hours of operation.

Columbus Day, Monday, October 9 (Fayetteville, TN is open)

Veterans Day, Saturday, November 11

Thanksgiving Day, Thursday, November 23

Christmas Day, Monday, December 25

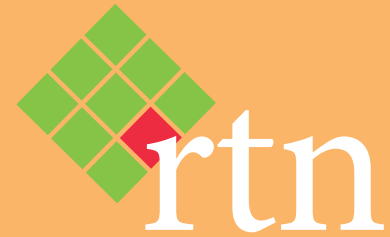
New Year's Day, Monday, January 1, 2018

RTN community branches will be open the day after Thanksgiving (Friday, November 24). For the Christmas holiday, community branches will close early on Friday, December 22 and will observe normal business hours on Saturday, December 23. All branches will be closed Monday, December 25.

Save money on all your insurance needs with the RTN Insurance Agency LLC. Our specialists will provide you with a variety of options so you can select the coverage right for you. Contact a specialist today for a free quote by calling 781-736-9998 or visiting rtn.org. ♦



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
- ♦ Like us on Facebook ([Facebook.com/RTNFCU](https://www.facebook.com/RTNFCU))
- ♦ Connect with us on LinkedIn at [LinkedIn.com](https://www.linkedin.com)

Your Everyday Rate Advantage

LOANS

Vehicles New (model years 2017 to 2018)

Vehicles Used (model years 2015 to 2018)

FLEX Life Home Equity Line of Credit

Holiday

APRs* starting at:

1.99%^{1,2}

1.99%^{1,2}

3.75%³ variable

7.99%¹

SAVINGS

Certificates, 37-months

APYs**

1.85%⁴

Visit rtn.org for a complete list of rates.

*APR=Annual Percentage Rate. **APY=Annual Percentage Yield. APRs and APYs are accurate as of September 15, 2017 and are subject to change or withdrawal at any time. Contact Member Services at 781-736-9900 or info@rtn.org for current APRs and APYs.

¹ 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. ² A \$50 Vendor Single Interest (VSI) premium charge will be added to loan amount. ³ 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 3.75% APR is \$3.13 per \$1,000 borrowed for the first 10 years. Available in MA, NH, RI and ME. Property insurance required. ⁴ \$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.

RTN is a member-owned, not-for-profit financial cooperative. We are committed to helping members achieve financial well-being through quality products and personalized service. Founded in 1945, RTN is one of the ten largest credit unions in Massachusetts, with nearly \$900 million in assets, nearly 50,000 members and 20 branches. RTN Federal Credit Union serves more than 800 employer groups including two major employers in Massachusetts – Raytheon Company and Brigham and Women's Hospital.

Work.Home.Life. is a quarterly newsletter published by RTN Federal Credit Union for members and produced by RTN's Marketing Department. Not responsible for typographical errors.

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