



member

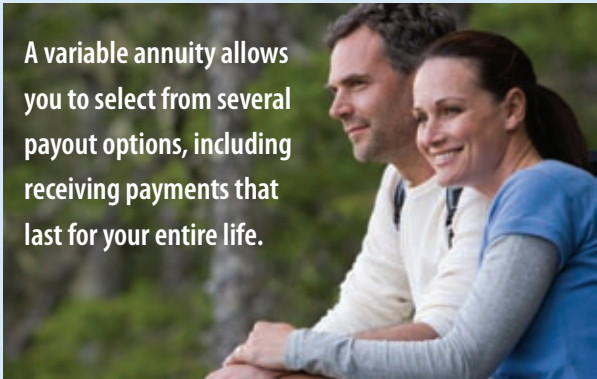
Advantage

July 2010

Consider A Variable Annuity For Retirement Planning

A MESSAGE FROM THE RTN FINANCIAL AND RETIREMENT GROUP

A variable annuity allows you to select from several payout options, including receiving payments that last for your entire life.



The investment choices you make now will have an impact on your quality of life after you retire. That's why a variable annuity is a choice you should seriously consider. In fact, through a variable annuity, you have a great many choices.

You can allocate your money among a broad range of investments to match the level of risk you want to

take, and you can make investment changes within the annuity without tax consequence to take advantage of changing market conditions and more favorable selections among your investments. With a variable annuity, your investments compound tax-deferred until you begin taking distributions, typically during retirement when you may be in a lower tax bracket. And a variable annuity allows you to select from several payout options, including receiving payments that last for your entire life.

Unlike an IRA, there is no limit on the amount of after-tax income you can add each year, and you can postpone withdrawals to age 85 and older.

Here are a few simple guidelines in planning for your annuity:

- Analyze whether money you have in other investments could be working harder.
- Project when you want retirement savings to start providing you with income.
- Decide how much you should commit to retirement savings.
- Compare the advantages of investments that have outpaced inflation with the security of a guaranteed return.

For more information, or to pre-arrange a meeting, please call **Swan Shen, CFP, CRPC, and Vice President-Wealth Management** at 1-800-338-0221, ext. 9877.

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 (866) 512-6109. Non-deposit 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.

Exclusive Member Offer

June 1 – July 31, 2010

Sizzling Summer USED AUTO SALES EVENT



Enterprise will give you Blue Book® Trade-In Value on your vehicle

PLUS \$500

OR

a \$250 gas card!

For complete details and to check current vehicle inventories, visit rtn.org or call 1-800-338-0221, ext. 9829.

Let's Do the Math on Vehicle Refinancing

Considering the costs for insurance, inspections, registration, maintenance, repairs and hefty gasoline prices, owning a vehicle has become an expensive proposition. One overlooked area where you may find some savings is refinancing the vehicle loan you now have with another lender using a lower rate at RTN Federal Credit Union. Your potential savings will be determined by the specific amount you refinance, your payback period, and the rate that would apply to your situation. We'd be pleased to help you calculate your potential savings that could help lighten your overall expense of vehicle ownership. Why delay? Call us today!



ONLY 8.24% APR for VISA Credit Card Advances

RTN VISA cardholders currently enjoy an incredibly low 8.24% variable annual percentage rate (APR) applicable to cash advances. This is not a promotional rate. It is simply our regular calculation of the variable rate based on prime rate (as reported in the Wall Street Journal) plus 4.99% (index). This proves to be a very consumer-friendly calculation providing long-term value to our cardholders. A cash advance can be used for any good purpose such as consolidating bills, transferring balances from other high rate cards, or simply depositing some needed cash to a savings or checking account. You get a hard-to-beat APR and pay a minimal cash advance fee of only \$2.00! You simply won't beat that at most other financial institutions.

Please note: Grace periods do not apply to cash advance balances. Interest accrues from the date the advance is taken. Rate quoted above is current as of June 24, 2010 and subject to change without notice.



F Y I

2010 James A. Burley Scholarship Winners

1st Place: \$5000 – Carolynne D. – Holliston, MA

2nd Place: \$3000 – Catherine M. – Arlington, MA

3rd Place: \$2000 – Michela P. – Medford, MA

Congratulations to this year's winners!! And special thanks to all students who participated.

Home Equity at Tuition Time

Whenever you access your home's equity, there should always be a responsible and prudent reason. College tuition is certainly one of those qualified reasons. These days, college expenses are considerable; and even with scholarships and financial aid, there still may be a shortfall. A home equity loan can quickly free up needed cash to finance a child's education. More often than not, this will take the form of a home equity line since you borrow only what you need as you need it – a perfect fit for each periodic tuition billing. What's more, your finance charges may qualify for a yearly tax deduction (consult your tax advisor for qualifying IRS guidelines). RTN understands the importance of this type of borrowing and we do everything possible to make the process simple and efficient. With very attractive equity loan rates and personalized service, your Credit Union is the right place to structure a loan that works best for you and your family. Visit or call our Mortgage Department soon to learn more.

Important Compliance Notice to Business Account Owners

RE: An Update to the Federal Reserve Regulation GG – Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006

The UIGEA prohibits any person engaged in the business of betting or wagering from knowingly accepting payments from another person in connection with unlawful Internet gambling. Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through your accounts or relationship with RTN Federal Credit Union. Restricted transactions include, but are not limited to, those in which a person accepts credit (including through credit cards), electronic funds transfers, instruments (such as checks, drafts), or other proceeds from another person in connection with unlawful Internet gambling.

Notice of Termination of RTN's Open-End Lending Plan

RTN Federal Credit Union has terminated its LoanLiner® open-end lending plan and migrated to the LoanLiner closed-end plan. Except for overdraft lines-of-credit, members must complete a closed-end loan application for each new consumer loan requested on or after July 1, 2010.

Access Your RTN Accounts at 6,400 Shared Branches Nationwide!



Over recent years, RTN members have surely embraced the CU Service Center concept. A cooperative effort of credit union unions across the country, the CU Service Centers program provides over 6,400 shared branches in which members may conduct business. Whether you are a 'snowbird' in Florida, an out-of-state student, a frequent traveler, or on a business assignment, or possibly just a few blocks from home, chances are you will find personal, professional service at a CU Service Center nearby.

When visiting one of these member service centers, you will be required to present the following information:

- Name of your credit union – RTN Federal CU
- A valid member number
- A government issued photo ID – driver's license, passport, etc.

To locate the nearest CU Service Center location wherever you may work, live or travel, choose "Nationwide Branches" from the Quick Links menu at www.rtn.org; or call toll-free (888) CU SWIRL (287-9475).



RTN Receives Highest Rating from BauerFinancial for 15th Consecutive Year

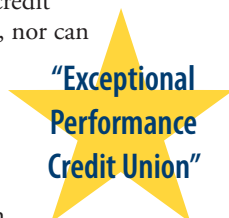


The Board of Directors and management of the Credit Union are pleased to announce that the Credit Union has been recognized by BauerFinancial,

Inc., (www.BauerFinancial.com) of Coral Gables, FL, for earning its highest 5-Star Superior rating for financial strength and stability effective June 2010. This represents the 60th consecutive quarter — 15 years — that RTN Federal Credit Union has earned this highest honor, giving it the added distinction of being an "Exceptional Performance Credit Union".

"It gives me great pleasure to announce that there are still financial institutions, like RTN Federal Credit Union, that continue to build a sense of a security in this insecure world," heralds Karen L. Dorway, president of BauerFinancial. "RTN Federal Credit Union's members have the privilege of belonging to a well-run, common sense credit union. They can sleep soundly in the knowledge that they belong to one of the strongest credit unions in the country."

BAUERFINANCIAL, INC., Coral Gables, Florida, the nation's leading independent credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No credit union pays for its rating, nor can a credit union elude it. Consumers may obtain free star-ratings by calling 800.388.6686 or visiting www.bauerfinancial.com.



A SHARP EYE Can Be Worth a Quick \$25



Buried somewhere in this issue of Member Advantage is a phrase that can make you an easy \$25. This month's phrase is: *borrow only what you need*. Just find the phrase and then call 1-800-338-0221, ext. 9815 or (781) 736-9815 and leave a voicemail message by reading the whole sentence containing the secret phrase exactly as it appears in this newsletter. Read only the one

sentence containing the phrase; then be sure to clearly leave your name and contact information. Voicemails must be received on or before July 20, 2010. The first four randomly selected members who successfully respond to these instructions will each receive a \$25 cash deposit to his/her main share account. You must be a current member in good standing to participate. Winners will be notified by July 23 and announced on our website (using first name with first initial of last name).

June winners were: Josephine M. (Lexington, MA), Carol R. (Derry, NH), Denise S. (Hooksett, NH), and Elaine T. (Chelmsford, MA).

Each member may enter only once per monthly contest. Only one entry allowed per phone call. RTN employees, directors and their families are not eligible to enter.



CONSUMER LOANS

	APR [†] Starting at:
BOAT	6.875% ¹ to 7.75% ¹
HOLIDAY AND VACATION	8.75% ¹
PERSONAL (12 - 84 months)	9.25% ¹ to 12.00% ¹
VISA PLATINUM /GOLD CREDIT CARD	
Purchases	
Platinum	9.99% ²
Gold	10.99% ²
	APR ^{††}
Balance Transfers	8.24% ^{2,3}
Cash Advances	8.24% ^{2,3}
MAIN SHARE SECURED	3.20% ²
OVERDRAFT PROTECTION	13.75% ²

VEHICLE LOANS

	APR [†] Starting at:
CAR, LIGHT TRUCK, SUV (NEW)	
for up to 100% financing plus tax	
up to 36 months	4.25% ¹
up to 48 months	4.50% ¹
up to 60 months	4.50% ¹
up to 72 months	5.25% ¹
up to 84 months	5.75% ¹
CAR, LIGHT TRUCK, SUV (USED)	
2004 - 2010 model years;	
for up to 100% financing plus tax	
up to 36 months	4.50% ¹
up to 48 months	4.75% ¹
up to 60 months	5.125% ¹
up to 72 months	5.75% ¹
up to 84 months	6.25% ¹
MOTORCYCLE terms vary	5.375% ¹ to 6.875% ¹

SAVINGS ACCOUNTS

	APY*
MAIN SHARE	\$25 minimum balance, \$50 minimum to earn dividends ⁸
CHECKING	
Basic	No fee, no minimum balance
Dividend	\$5 monthly fee, no minimum balance ⁸
BUSINESS CHECKING	
Value.....	no fee, no minimum balance
Premier.....	\$2,500 balance to waive \$9.95 monthly fee
IRA SAVINGS	1.06% ⁸
Coverdell Education Savings, Traditional and Roth IRAs; no minimum contribution, balance or fees	
CLUB	0.50% ⁸
Holiday and Vacation - no minimum balance or contribution. \$15 penalty for early withdrawal.	



Apply for consumer and vehicle loans quickly and easily by phone!
 > 24 hours a day / seven days a week
 > Toll-Free: 866-564-9481

BUSINESS LOANS

- EQUIPMENT
- LINE OF CREDIT
- COMMERCIAL MORTGAGES

Quick processing. Great Rates & Terms. Ask us for details.
(800) 338-0221 ext. 9985
jlippman@rtn.org

MONEY MARKET

\$100,000 and over	1.25%
\$75,000 - \$99,999	1.00%
\$50,000 - \$74,999	0.75%
\$25,000 - \$49,999	0.50%
\$ 2,500 - \$24,999	0.30%

SAVINGS CERTIFICATES
 Education Savings Accounts, IRA and Non-IRA accounts

	\$500/\$1,000	\$50,000
	APY*	APY*
60 months	2.30%	2.50%
48 months	2.30%	2.50%
36 months	2.00%	2.30%
24 months	1.70%	2.00%
12 months	1.20%	1.65%
6 months	1.00%	1.10%
3 months	0.75%	0.90%

Share Certificate Terms

\$500 minimum for Coverdell Education Savings; \$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. Rates as of June 24, 2010, and subject to change at any time. Dividends compounded and paid monthly.

Savings Account Terms

Except where noted otherwise, the APYs are accurate as of June 24, 2010. Fees and other conditions could reduce the earnings on the account. Savings rates may change at any time after the time 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 IRAs and share certificates.

⁸ Calculated day-of-deposit to day-of-withdrawal, paid and compounded monthly.

*APY = Annual Percentage Yield

Current rates may change at any time. Not responsible for typographical errors.

Visit www.rtn.org or call 1-800-338-0221 to verify rates.

FIRST MORTGAGE LOANS

Fixed Rate	Rate	Points	APR ^{††}
40 Year	4.875%	1	4.978%
	5.125%	0	5.125%
	6.000% ⁴	0	6.000%
30 Year	4.500%	1	4.619%
	4.750%	0	4.750%
	5.625% ⁴	0	5.625%
15 Year	3.875%	1	4.073%
	4.125%	0	4.125%
	4.750% ⁴	0	4.750%
10 Year	3.750%	1	4.033%
	4.000%	0	4.000%
	4.625% ⁴	0	4.625%

Blended and Adjustable Rate (ARM⁵)^{2,6}

Blended Rate	Rate	Points	APR ^{††}
<i>40-year mortgages available on products listed below. Add 1/4% to rate.</i>			
30 year, 5/1 Blended	3.875%	1	3.414%
• 5 year fixed	4.250%	0	3.469%
• 25 year ARM ⁶	4.875% ⁴	0	3.702%
30 year, 7/1 Blended	4.000%	1	3.578%
• 7 year fixed	4.375%	0	3.677%
• 23 year ARM ⁶	5.000% ⁴	0	3.989%
30 year, 3 year ARM ⁴	3.625%	1	4.023%
	4.000%	0	4.028%
	4.625% ⁴	0	4.177%

The mortgage rates listed above are for owner-occupied homes in New England with the quoted APRs reflecting a 20% down payment to a member with excellent credit. Loans for vacation homes and for first-time home buyers also available. Your rate/points may be different based on your credit score and the specifics of your transaction. Call 1-800-338-0221, ext. 9859, for details. Jumbo Loans - Range from \$417,000 to \$625,000 on single family homes, up to \$1,202,925 on 4-unit properties. Add 1/4% to blended or ARM programs.

Ask about our special programs • First Time Home Buyer • HELPER Affordable Housing • 3% Down Payment Mortgage

HOME EQUITY

Fixed Rates	Rate
Up to 60 months	5.75% ¹
61 - 120 months.....	6.125% ¹
121 - 180 months	6.375% ¹
181 - 240 months	6.875% ¹
Ready Line variable rate HELOC.....	4.00% ^{2,3,7}

Available in MA, NH, ME and RI

HOME IMPROVEMENT

Fixed Rates	Rate
Up to 60 months.....	5.75% ¹
61 - 120 months.....	6.125% ¹
121 - 180 months.....	6.375% ¹
181 - 240 months.....	6.875% ¹

[†]APR = Annual Percentage Rate. The APR you receive will be based on your credit score.

^{††} APR = Annual Percentage Rate.

¹ Reflects 3/4% discount for direct deposit of net pay, Social Security and/or pension benefits coupled with automatic payment from an RTN FCU account.

² Rate is subject to change after consummation.

³ Variable rate based on the month-end prime rate in The Wall Street Journal.

⁴ No closing cost, minimum loan of \$100,000

⁵ Adjustable rate mortgage

⁶ Adjustment cap: 2% periodic, 6% lifetime

⁷ Minimum 4.00% APR



Federally Insured by NCUA

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Call the Mortgage Department at 1-800-338-0221 for details on all our mortgage products.