



# member Advantage

December 2009

## Enterprise Holiday Wrap Up - Used Auto Sales Event

November 27 through December 24, 2009 ONLY!



Choose one of two great offers from Enterprise Car Sales:

- **\$750** over Kelly Blue Book® trade-in value  
~ or ~
- **\$200** gas card

For complete details and to check their current vehicle inventories, visit [rtn.org](http://rtn.org) or call 1-800-338-0221, ext. 9990.

### Also Earn a Gas Card with Your RTN Vehicle Loan . . .

For every vehicle loan of \$10,000 or more issued by the Credit Union from November 27 to December 24, members will receive a \$50 gas card in addition to our great low rate! This offer is valid on purchases from Enterprise and other car dealers for both new and used vehicle loans. [Click here](#) to download your redemption form.

### Special Credit Card Benefits with the Platinum or Gold RTN VISA Card

Many of us are so rate-driven that we often forget the other benefits that come with an RTN VISA Platinum or VISA Gold card. Let's look at just three benefits that make these cards special.

#### 1. CURewards Points

Points are redeemable for worldwide airline travel or quality, brand name merchandise.

#### 2. Extended Manufacturer's Warranty

Simply use your RTN VISA Platinum or Gold credit card to make your purchase...and the manufacturer's warranty is automatically doubled up to one additional year on eligible warranties of three years or less! No need to spend extra money for an extended warranty! It's covered! (Some conditions and restrictions apply. For complete "VISA Warranty Manager" program rules, visit [www.visa.com](http://www.visa.com).)

#### 3. Special Promotions

For instance, special savings come your way this holiday season on many online shopping sites when you use your RTN FCU VISA card. The savings are from a variety of retailers and range from price discounts, and/or free shipping and more. Please visit "What's New" on our website at [rtn.org](http://rtn.org) for a listing of participating online retailers.

## Retirement, Insurance & Investments from a Trusted Partner

*~ A message from the RTN Financial & Retirement Group ~*

Trust is everything – especially when it comes to your insurance and investments. That’s why we are honored to have been chosen by RTN Federal Credit Union as the financial services partner to serve the needs of members like you.

Designed exclusively for credit union members, and located right here at the credit union, the RTN Financial & Retirement Group is a full-service financial advisory program. We provide retirement, insurance and investment services to members like you. We’re here to help you and your family through a lifetime of financial planning needs – from those just starting a savings plan, to those with sizable assets looking for more sophisticated management tools.

Some of the products and services available include:

<ul style="list-style-type: none"> <li>• Retirement Planning</li> <li>• Wealth Management</li> <li>• Education Funding</li> <li>• Mutual Funds</li> </ul>	<ul style="list-style-type: none"> <li>• 401(k) / Pension Rollovers</li> <li>• Life Insurance</li> <li>• Long-Term Care Insurance</li> <li>• Tax-managed Investing*</li> </ul>
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As a trusted partner, RTN Financial & Retirement Group works in cooperation with your credit union. Therefore, we understand the importance of serving you. We’re affiliated with CUNA Mutual Group, a family of companies owned by and dedicated to credit unions and their members for the past 125 years. Be assured your financial advisor will serve you with the same personalized attention you’ve come to expect from your credit union. Call **Swan Shen, CFP, CRPC, Vice President – Wealth Management, RTN Financial & Retirement Group located at RTN Federal Credit Union at 1-800-338-0221, ext. 9877** today for a no-cost, no-obligation appointment.

*\*Representatives are not tax advisors. For more information regarding your specific tax situation, please consult a tax professional.*

*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.*

## Home Buyer Tax Credit Extended and Expanded

Signing of The Worker, Homeownership and Business Assistance Act of 2009 into law on November 6, 2009, extended the period of time first-time homebuyers have to take advantage of a tax credit of up to \$8,000 when purchasing a principal residence. First-time homebuyers now have until April 30, 2010 to enter into a binding contract to purchase the property, which must close by June 30, 2010. The Act also authorized a tax credit of up to \$6,500 for existing homeowners buying a replacement principal residence. Be sure to familiarize yourself with complete details on qualifying guidelines, conditions and restrictions. Get started with these two useful websites: [www.federalhousingtaxcredit.com](http://www.federalhousingtaxcredit.com) (National Association of Home Builders site) and <http://www.irs.gov/newsroom/article/0,,id=204671,00.html> (Internal Revenue Service site).

## It Pays to Read the *Member Advantage* Newsletter\*

Buried somewhere in this newsletter is a word that can make you an easy \$25. This issue's secret word is: *rate-driven*. Just find the word 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 word as it appears exactly in this newsletter. Read only the one sentence containing the word; then be sure to leave your name and contact information.

Voicemails must be received on or before December 22. 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 December 29 and announced (using first name with first initial of last name) on our website.

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

## Credit Union Office Holiday Schedule

This Credit Union is observing the following holiday schedule:

Thursday, December 24	All offices are closed.
Friday, December 25	All offices are closed.
December 28 to 30 Monday to Wednesday	Amesbury, Danvers, Fayetteville, Lawrence, Marlborough, Tewksbury, and Waltham offices are open normal hours.
Thursday, December 31	Amesbury, Danvers, Lawrence, Marlborough, Tewksbury, and Waltham offices are open normal hours.
Friday, January 1	All offices are closed.

For other locations not mentioned above, we recommend that you check with your local office for variations to this general holiday schedule.





### CONSUMER LOANS

APRs<sup>†</sup> starting at

BOAT/RV . . . . .	7.125% <sup>1</sup> to 7.99% <sup>1</sup>
HOLIDAY/VACATION	8.99% <sup>1</sup>
MAIN SHARE SECURED	
.....	3.20% <sup>2</sup>

OVERDRAFT PROTECTION . . . . . 13.75%<sup>2</sup>

PERSONAL (12 - 84 mos.) . . . . . 9.50%<sup>1</sup> to 12.25%<sup>1</sup>

#### VISA® PLATINUM/GOLD CREDIT CARD

Purchases Platinum . . . . .	9.99% <sup>2</sup>
Gold . . . . .	10.99% <sup>2</sup>

APR<sup>††</sup>

Balance Transfers . . . . .	8.24% <sup>2,3</sup>
Cash Advances . . . . .	8.24% <sup>2,3</sup>

**Apply for your consumer or vehicle loan at [rtn.org](http://rtn.org) or 1-800-338-0221 right now!**

### VEHICLE LOANS

APRs starting at

CAR, LIGHT TRUCK, SUV (NEW)	
<i>2009 - 2010 model years; for up to 100% financing plus tax</i>	
up to 36 months . . . . .	4.50% <sup>1</sup>
up to 48 months . . . . .	4.75% <sup>1</sup>
up to 60 months . . . . .	4.75% <sup>1</sup>
up to 72 months . . . . .	5.50% <sup>1</sup>
up to 84 months . . . . .	5.99% <sup>1</sup>

#### CAR, LIGHT TRUCK, SUV (USED)

<i>2004 - 2010 model years; for up to 100% financing plus tax</i>	
up to 36 months . . . . .	4.75% <sup>1</sup>
up to 48 months . . . . .	4.99% <sup>1</sup>
up to 60 months . . . . .	5.375% <sup>1</sup>
up to 72 months . . . . .	6.00% <sup>1</sup>
up to 84 months . . . . .	6.50% <sup>1</sup>

MOTORCYCLE *terms vary* . . . . . 5.625%<sup>1</sup> to 7.125%<sup>1</sup>

### SAVINGS ACCOUNTS

APY\*

MAIN SHARE . . . . . \$25 minimum balance, \$50 minimum to earn dividends

#### CHECKING

Basic . . . . .	No fee, no minimum balance
Dividend . . . . .	\$5 monthly fee, no minimum balance

#### BUSINESS CHECKING

Value . . . . .	No fee, no minimum balance
Premier . . . . .	\$2,500 balance to waive \$9.95 monthly fee

IRA SAVINGS . . . . . 1.06%<sup>8</sup>

Coverdell Education Savings, Traditional and Roth IRAs; no minimum contribution, balance or fees

CLUB . . . . . 0.50%<sup>8</sup>

Holiday and Vacation — no minimum balance or contribution. \$15 penalty for early withdrawal.

HOME BUYER SAVINGS . . . . . Earn up to \$5,100 bonus

#### MONEY MARKET

\$100,000 and over . . . . .	1.50%
\$ 75,000 - \$94,999 . . . . .	1.25%
\$ 50,000 - \$74,999 . . . . .	0.90%
\$ 25,000 - \$49,999 . . . . .	0.50%
\$ 2,500 - \$24,999 . . . . .	0.30%

#### SAVINGS CERTIFICATES

Education Savings Accounts, IRA, 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 . . . . .	1.80%	2.00%
12 months . . . . .	1.55%	2.00%
6 months . . . . .	1.30%	1.50%
3 months . . . . .	1.10%	1.30%

#### 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 December 3, 2009, and subject to change at any time. Dividends compounded and paid monthly.

#### Savings Account Terms

The APYs are accurate as of December 3, 2009. 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.

\*\* APY = Annual Percentage Yield

<sup>8</sup> Calculated day-of-deposit to day-of-withdrawal, paid and compounded monthly.

**Current rates may change at any time.**

*Not responsible for typographical errors.*



**Your savings federally insured by NCUA to \$250,000 per account by ownership type.**

**Visit [www.rtn.org](http://www.rtn.org) or call 1-800-338-0221 for our current rates.**

### FIRST MORTGAGE LOANS

#### Fixed Rate

	Rate	Points	APR <sup>††</sup>
40 Year	5.250%	1	5.326%
	5.500%	0	5.500%
	6.125% <sup>4</sup>	0	6.125%
30 Year	4.625%	1	4.712%
	4.875%	0	4.875%
	5.750% <sup>4</sup>	0	5.750%
15 Year	4.000%	1	4.150%
	4.250%	0	4.250%
	4.875% <sup>4</sup>	0	4.875%
10 Year	3.875%	1	4.091%
	4.125%	0	4.125%
	4.750% <sup>4</sup>	0	4.75%

#### Blended and Adjustable Rate (ARM)<sup>5,6</sup>

*40-year mortgages available on products listed below. Add 1/4% to rate.*

	Rate	Points	APR <sup>††</sup>
<b>Blended Rate</b>			
30 year, 5/1 Blended	4.000%	1	3.433%
• 5 year fixed	4.375%	0	3.485%
• 25 year ARM <sup>6</sup>	5.000% <sup>4</sup>	0	3.714%
30 year, 7/1 Blended	4.125%	1	3.610%
• 7 year fixed	4.500%	0	3.707%
• 23 year ARM <sup>6</sup>	5.125% <sup>4</sup>	0	4.022%
30 year, 3 year ARM <sup>6</sup>	3.750%	1	4.027%
	4.125%	0	4.029%
	4.750% <sup>4</sup>	0	4.173%

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 home and for first-time home buyers also available. Ask for details.

**Jumbo Loans** – From \$417,000 to \$ 625,000 on single family homes, up to \$1,202,925 for 4-unit properties. Add 1/4% to blended or ARM programs.

Ask about our special programs:

- **First Time Home Buyer**
- **HELPER Affordable Housing**
- **5% Down Payment Mortgage**

**Call the Mortgage Department at 1-800-338-0221, ext. 9859, for details.**

### HOME EQUITY LOANS<sup>†</sup>

fixed rates	APR
up to 60 months . . . . .	5.875% <sup>1</sup>
up to 120 months . . . . .	6.25% <sup>1</sup>
up to 180 months . . . . .	6.50% <sup>1</sup>
up to 240 months . . . . .	6.99% <sup>1</sup>
Ready Line variable rate HELOC . . . . .	4.00% <sup>2,3,7</sup>

### HOME IMPROVEMENT LOANS<sup>†</sup>

fixed rates	APR
up to 60 months . . . . .	5.875% <sup>1</sup>
up to 120 months . . . . .	6.25% <sup>1</sup>
up to 180 months . . . . .	6.50% <sup>1</sup>
up to 240 months . . . . .	6.99% <sup>1</sup>

<sup>†</sup>Available in MA, NH, ME and RI

### BUSINESS LOANS

- Equipment
- Lines of Credit
- Commercial Mortgages

Contact Jacob Lippman at 1-800-338-0221, extension 9985

<sup>†</sup> APR = Annual Percentage Rate. The rate you will receive is based on your credit history.

<sup>††</sup> APR = Annual Percentage Rate

<sup>1</sup> 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.

<sup>2</sup> Rate is subject to change after consummation.

<sup>3</sup> Variable rate based on the month-end prime rate in *The Wall Street Journal*

<sup>4</sup> No closing cost, minimum loan of \$100,000

<sup>5</sup> Adjustable rate mortgage

<sup>6</sup> Adjustment cap: 2% periodic, 6% lifetime

<sup>7</sup> Minimum 4% APR



Equal housing, equal opportunity lender.

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