



member Advantage

October 2009

A NEW NAME:

RTN Financial & Retirement Group

formerly the MEMBERS Financial Services Program

In order to create a stronger identity for its premier financial planning program, the Credit Union

has launched a new name, RTN Financial & Retirement Group, as a re-introduction of what was previously known as the MEMBERS Financial Services Program. The new name serves to promote the complementary role this specialized, financial planning program plays with RTN's roster of products and services. The program, offered to our member through CUNA Brokerage Services, Inc., expands investment choices for members beyond the Credit Union's own deposit account offerings. Although we have rebranded these services under a new name, RTN Financial & Retirement Group remains the same familiar program members have come to rely upon for nearly a decade.



Swan Shen

The Credit Union has offered financial planning services under the MEMBERS Financial Services banner since its representative, Swan Shen, was introduced to the RTN membership in March 2001. RTN is fortunate to have Ms. Shen still present on the premises of our corporate offices in Waltham. In recognition of her impressive credentials and record of accomplishment CUNA Brokerage named Swan Shen the 2007 Financial Advisor of the Year. This distinction is awarded to the Financial Advisor who ranks first among the more than 550 Financial Advisors nationwide. Ms. Shen holds an MBA, CERTIFIED

FINANCIAL PLANNER® designation, and Chartered Financial Planning Counselor® designation from the College for Financial Planning. Speaking of Ms. Shen at the time of the 2007 award, Mark Backes, President of CUNA Brokerage Services, acknowledged, "The level of passion and dedication she brings to her work are evident in the respect she has among her clients and colleagues as well as her accomplishments in the field."

With the requisite talent of Swan Shen behind the commitment and spirit of a new name, RTN Financial & Retirement Group will surely be well positioned to continue its successful mission with members well into the next decade.



Your Unique Financial Journey

A Message from RTN Financial & Retirement Group



Just as your lifestyle and goals are different from other people, so are your financial needs. Do you need to tackle one of the following financial issues today?

- Do you need help with a 401(k) or pension plan rollover?
- Will you have enough income in retirement?
- Are you managing your investments as well as you can?
- How will you pay for a child's education?
- Financially, what would happen to your family if you were to die?
- How will you pay for long-term care?

Or do you need to develop a financial roadmap to coordinate all of your total financial needs? Whatever your situation may be, RTN Financial & Retirement Group located at RTN Federal Credit Union has one objective: to help you reach your financial goals.

(continued on page two)

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.

Refer a Member & You Both Earn Cash Rewards!



Do you know of a family member, co-worker or friend that is not receiving the respect they deserve from their local bank? Must they...

- Keep a high checking account balance to avoid a monthly service fee?
- Pay more than 15% on non-RTN FCU credit cards or store balances?
- Pay a high interest rate on a car, truck, SUV loan?

The time to recommend membership in RTN Federal Credit Union may never be better! Once the new member establishes certain relationships with us, both you and the member reap the rewards! Multiple relationships mean multiple rewards – up to \$100 each!

Here's how you both benefit:

CHECKING & DIRECT DEPOSIT

Action: A new member opens a checking account with direct deposit of pay or retirement benefits.

Reward: You both receive \$25.

CREDIT CARD BALANCE TRANSFER

Action: A new member refinances non-RTN FCU loans using our low-rate Visa Platinum or Gold cash advance of \$5,000 or more.

Reward: Each receives \$25 and both are entered in a drawing to win 50,000 CURewards points. (The sponsor must have a Visa Platinum or Gold card to be eligible for the bonus points.)

REFINANCE YOUR CAR, TRUCK OR SUV LOAN

Action: A new member refinances an existing vehicle loan (or joins to take a vehicle loan for a purchase) of \$10,000 or more.

Reward: Both the sponsor and the new member receive a \$50 gas card.

To claim your rewards, be sure to complete your redemption form available at RTN.org or any Credit Union office! Offer ends October 31, 2009. Refer a member today and you'll both come out winners!

Offers available for new members establishing one or more relationships as indicated above from September 14 to October 31, 2009. Not available on existing RTN FCU loans. Loans subject to credit approval. Offers may be withdrawn without notice. Rewards paid within 90 days of redemption. RTN FCU is an equal opportunity lender.

Your Unique Financial Journey (continued from page one)

Retirement, Insurance and Investment Services for Life

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact the RTN Financial & Retirement Group Representative, Swan Shen, CFP®, VP-Financial Advisor today at 1-800-338-0221, ext. 9877 for a no-cost, no-obligation appointment.

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HOLIDAY CLUB TIME AGAIN!



The 2009 Holiday Club payout will occur on or just before Thursday, October 15. In anticipation of holiday shopping, Club members can expect a transfer of accumulated funds to their main share (savings) accounts. Good luck with bargain hunting and best wishes for a memorable holiday season! For new Holiday Club members, enrollment is now open. Join RTN's popular holiday savings program today!

HOLIDAY SCHEDULE

In observance of the following holidays, all RTN offices CLOSED for business:

Columbus Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Christmas (2 days)
Thursday, December 24
Friday, December 25

New Years Day
Friday, January 1

PLEASE NOTE
Day After Thanksgiving
Friday, November 27

The following publicly accessible RTN offices will be OPEN with regular hours. (All other offices closed this day)

- Waltham (main office)
- Danvers
- Marlborough
- Amesbury
- Lawrence
- Tewksbury

F Y I

Using Your RTN VISA® Could Get You to the Super Bowl!

When you use your RTN VISA credit and/or debit card to make purchases from now until November 30, 2009, you'll be automatically entered for a chance to win the ultimate NFL experience. The more you use your VISA card, the more chances you have to win. The Grand Prize winner will receive two trips for four to a 2009 NFL playoff game, the 2010 NFL Pro Bowl, and Super Bowl XLIV, courtesy of VISA. The prize trips include: Round trip airfares, tickets to each event, deluxe hotel, meet & greet with an NFL player at the super and Pro Bowls, pre-game field access at the Super Bowl, and a \$1,000 VISA Gift Card for the winner. Winner will even receive money toward payment of taxes for this prize! Total approximate retail value of the Grand Prize is over \$49,000! For all details including official VISA rules and conditions, visit rtn.org. Please note: To be automatically entered you must sign for your purchase transactions. PIN-based transactions are not eligible.



Stars & Stripes Checking Offers Value to Military Personnel



A new checking account package called Stars & Stripes is RTN's newest product offering. Stars & Stripes Checking is available to all enlisted military personnel (and joint account owners) who are actively serving on a full-time basis. Stars & Stripes offers a package of services at no cost. The key elements are:

- **Free Checking** -- no minimum, no monthly fee, up to three free check orders per year. (This is a non-dividend paying account.)
- **Free ATM usage** -- including reimbursement of up to \$10 monthly on surcharges imposed at ATMs owned by other financial institutions. This is a major benefit of Stars & Stripes.

The new Stars & Stripes Checking brochure also contains information on other related products and services like no-fee VISA Debit Card, free telephone and online banking, direct deposit, wire transfers, and the CU Service Centers® Network of over 6,000 shared branches here and abroad. RTN developed Stars & Stripes as a token of esteem for the selfless role our troops play in protecting our everyday liberties and national security. If you or someone you know is in active military service, be sure to ask for the Stars & Stripes brochure or visit rtn.org for particulars.

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: partner. 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. Four prizes of \$25 will be issued to the first four different members that successfully respond to these instructions. You must be a current member in good standing to participate. Winners will be notified in late October.

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

RTN Gives You More Branches than Even the Biggest Banks!

Ok, if we make such a lofty claim, I guess we'd better be ready to back it up. And we are ready -- with over 6,000 shared branches in which to conduct transactions on your RTN FCU accounts.

More branches are available to our members because RTN has joined together with other credit unions in a cooperative effort to bring you a new choice in financial convenience, the CU Service Centers® Network. You can now perform many of your financial transactions and obtain services at national and international branches of other credit unions and self-service locations belonging to the network.

By using the CU Service Centers Network, your membership and accounts remain at RTN FCU, but you gain access to your accounts at any of the 6,000 convenient CU Services Centers locations. In this way, through a network of participating credit unions and retailers, access to your accounts and credit union services are made more convenient. No matter where you may be on the road -- whether on vacation or business -- your Credit Union is now as close as the nearest CU Service Centers location. With so many convenient locations, you'll be able to access your credit union account even if you relocate hundreds or even thousands of miles away. For continued personal and professional service, keep your Credit Union close by -- wherever you are -- with the CU Service Centers location nearest you!

Typical service available include: deposits, cash or check withdrawals, transfers, loan payments, credit card advances, wire transfers, and statement prints; and at most locations: notary service, money orders, travelers cheques. (Fees may apply to some of these services.)

For information on how to find or use a CU Service Centers location, visit the Quick Links section at rtn.org and select "Nation-wide Branches". You may also call toll-free (888) 287-9475 to locate the nearest branch.





CONSUMER LOANS

	APR[†]
	<i>Starting at:</i>
BOAT	7.125% ¹ to 7.99% ¹
HOLIDAY AND VACATION	9.99% ¹
MAIN SHARE SECURED	3.20% ²
OVERDRAFT PROTECTION	13.75% ²
PERSONAL (12 - 84 months)	9.50% ¹ to 12.25% 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}

VEHICLE LOANS

	APR[†]
	<i>Starting at:</i>
CAR, LIGHT TRUCK, SUV (NEW)	
for up to 100% financing plus tax	
up to 36 months	4.75% ¹
up to 48 months	5.125% ¹
up to 60 months	5.625% ¹
up to 72 months	6.125% ¹
up to 84 months	6.50% ¹
CAR, LIGHT TRUCK, SUV (USED)	
2004 - 2010 model years;	
for up to 100% financing plus tax	
up to 36 months	4.99% ¹
up to 48 months	5.375% ¹
up to 60 months	5.875% ¹
up to 72 months	6.50% ¹
up to 84 months	6.875% ¹
MOTORCYCLE terms vary	5.625% ¹ to 7.125% ¹

SAVINGS ACCOUNTS

	APY*
MAIN SHARE	\$25 minimum balance, \$50 minimum to earn dividends ⁸
CHECKING	
<i>Basic</i>	No fee, no minimum balance
<i>Dividend</i>	\$5 monthly fee, no minimum balance ⁸
BUSINESS CHECKING	
<i>Value</i>	no fee, no minimum balance
<i>Premier</i>	\$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. \$10 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

- FIXED
- LINE OF CREDIT
- COMMERCIAL MORTGAGES

Quick processing. Great Rates & Terms. Ask us for details.
(800) 338-0221 ext. 9984
jlippman@rtn.org

MONEY MARKET

\$100,000 and over	1.50%
\$75,000 - \$99,999.....	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 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	1.80%	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 September 24, 2009, 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 September 24, 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.

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	6.000%	1	6.080%
	6.250%	0	6.250%
	6.875% ⁴	0	6.875%
30 Year	5.000%	1	5.089%
	5.250%	0	5.250%
	6.125% ⁴	0	6.125%
15 Year	4.375%	1	4.526%
	4.625%	0	4.625%
	5.250% ⁴	0	5.250%
10 Year	4.250%	1	4.467%
	4.500%	0	4.500%
	5.125% ⁴	0	5.125%

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	4.375%	1	3.733%
• 5 year fixed	4.750%	0	3.786%
• 25 year ARM ⁶	5.375% ⁴	0	4.026%
30 year, 7/1 Blended	4.500%	1	3.927%
• 7 year fixed	4.875%	0	4.025%
• 23 year ARM ⁶	5.500% ⁴	0	4.351%
30 year, 3 year ARM ⁴	4.125%	1	4.499%
	4.500%	0	4.501%
	5.125% ⁴	0	4.648%

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. Lower down payment programs available. Loans for vacation homes and for first-time home buyers also available. Ask 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 • 5% Down Payment Mortgage

HOME EQUITY

Fixed Rates

Up to 60 months	5.875% ¹
61 - 120 months.....	6.25% ¹
121 - 180 months	6.50% ¹
181 - 240 months	6.99% ¹
Ready Line variable rate HELOC.....	4.00% ^{2,3,7}

HOME IMPROVEMENT

Fixed Rates

Up to 60 months.....	5.875% ¹
61 - 120 months.....	6.25% ¹
121 - 180 months.....	6.50% ¹
181 - 240 months.....	6.99% ¹

Available in MA, NH, ME and RI

[†]APR = Annual Percentage Rate. The APR you receive will be based on your credit history.
^{††} 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