



member

Advantage

February 2010

FREE! First Time Home Buyer Workshop

February 25, 2009

6:00 PM – 8:00 PM

RTN / Tewksbury, 345 Main Street



Whether you're actively pursuing your dream of owning your own home or assessing your opportunities, you'll find real value in attending RTN Federal Credit Union's free First Time Home Buyer Workshop. When it comes to mortgages, one size does not fit all. Learn what programs are best suited to your needs and budget. Most of all, get the facts from RTN -- your reliable source on a full range of mortgage choices that can help you achieve your goal of home ownership. Get answers to your questions, and....

Learn about:

- First Time Home Buyer Tax Credit – up to \$8,000!
- Purchase and financing process
- Mortgage pre-approval
- “Piggy-Back” Financing Pros & Cons
- Fixed Rate vs. Adjustable Rate
- LOW down-payment programs
- Credit Reports/Issues & MORE!

Don't miss your chance to optimize your home purchase transaction from beginning to end. And while you're there, be sure to ask how you can receive significant cash back on your home purchase with Home Cash Rewards, a valuable benefit under RTN's Real Estate Services program.



This workshop is first in a series of three. Watch for newsletter and website announcements of two additional workshops to be scheduled for March at RTN/Danvers and for April at RTN/Waltham.

Space is limited! Contact the Mortgage Department at mortgage@rtn.org or 1-800-338-0221, ext. 9859 to reserve your seat today!

Presidents Day Auto Loan Special



February 12th – 28th

\$50 Gas Card*!!!

With your RTN auto loan of \$10,000 or more to purchase a vehicle or refinance a vehicle loan from another lender

BONUS OFFER

Combine this gas card offer with a vehicle purchase at Enterprise during the same period and also **receive either a free remote starter or \$500 over Blue Book® Trade-In Value.**

Visit rtn.org or any office for details.

* Minimum \$10,000 loan required for gas card. Prevailing rates at the time of purchase or refinance will apply under this offer. Gas card will be issued 30 business days after loan acceptance and is not redeemable for cash. Up to 100% financing available for vehicle purchase including tax, title and license. Offers subject to credit approval. Not valid on previous purchases. All offers end February 28, 2010.

Enterprise Car Sales 'Appreciates' Your Clunker!

February 1 – 28, 2010

The deals just keep coming.

Receive \$500 over Blue Book® Trade-In Value

~ or ~

a free remote starter upon used vehicle purchase at Enterprise.

For more details refer to the flyer included with your 1/31/10 statement or visit rtn.org.



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:

- Retirement Planning
- Wealth Management
- Education Funding
- Mutual Funds
- 401(k) / Pension Rollovers
- Life Insurance
- Long-Term Care Insurance
- Tax-managed Investing*

The RTN Financial & Retirement Group is staffed by Swan Shen, CFP®, CRPC®, a knowledgeable and experienced financial advisor devoted to serving all your retirement, insurance and investment needs. Swan has over 12 years in the financial industry, and understands the importance of a trusted partner. Be assured Swan will serve you with the same personalized attention you’ve come to expect from your Credit Union. Call 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.

Last Call: VISA Balance Transfer Special

**Sweep Away Your
High-Rate Holiday Bills!**



There’s still time – but only until February 27th – to take advantage of a low, variable 8.24% APR*

for balance transfers to your RTN VISA card. Save again, because during this promotional period, we are waiving all balance transfer fees. So, think about turning many high-rate bills from the holidays into just one using the very favorable balance transfer rate available at your Credit Union.

**Annual percentage rate (APR) for credit card cash advances and balance transfers accurate as of January 22, 2010, subject to change and replaces all previously quoted promotions. This offering is for a limited period and may be withdrawn or changed at any time without notice. Offer ends February 27, 2010.*

Contact any office or www.rtn.org for details.

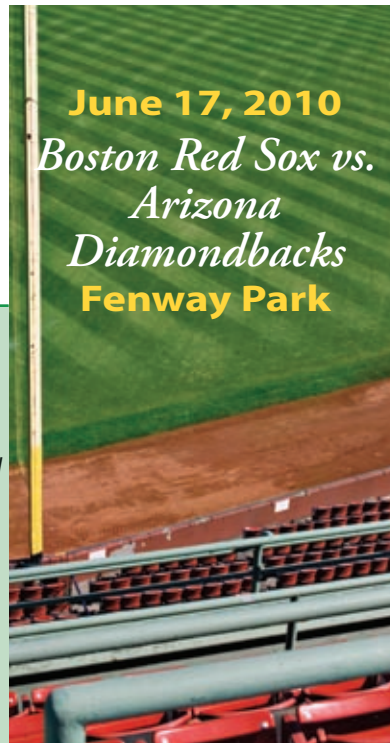


Kim Morris (left) of Olympus NDT in Waltham is the raffle winner of a signed Lowell Devils shirt, with her guest, Sonja Collins at RTN Luxury Box Day at the game on 1/16/10. RTN, as a sponsor of the Lowell Devils, enjoys hosting representatives of employers providing Credit Union services at the workplace.

The Infinity Club Experience:

Celebration! Recreation! Relaxation! Vacation! & More!

Shed the winter blues and any possibility of becoming a 'couch potato' with the Infinity Club at RTN FCU. Infinity Club members enjoy a wide variety of events, trips and entertainment venues throughout the year. In addition, Infinity Club members qualify for special account privileges like more free ATM transactions, VISA card annual fee waiver, free bill payer, and AARP dues reimbursement to name a few. For more information on Infinity Club events or an application to join the Club, visit our website at www.rtn.org.



**June 17, 2010
Boston Red Sox vs.
Arizona Diamondbacks
Fenway Park**

The evening begins at 5:00 PM aboard comfortable, air-conditioned motor coaches departing from the Credit Union/Waltham. There will be ample time to enjoy the sights, sounds and tastes of Fenway prior to the gates opening. Game time is 7:05 PM. This event costs only \$50 for each Infinity Club member and each guest including round-trip transportation and a ticket in the center field lower bleachers. Seats are limited; so make your reservation now by calling Pat Manley at 1-800-338-0221, ext. 9831 and completing the event's reservation/payment form.

Discover Buried Treasure

Buried somewhere in these newsletter pages is a phrase that can make you an easy \$25. This issue's phrase is: significant cash back. 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 word exactly as it appears in this newsletter. Read only the one sentence containing the phrase; then be sure to leave your name and contact information.

Voicemails must be received on or before February 19, 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 February 26 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.



Presidents Day – All Credit Union Offices Closed



In observance of Presidents Day, all RTN offices will be closed on Monday, February 15.

Signing Up for eStatements Places You in Our Drawing

Sign up for eStatements during the months of February or March, 2010 and be automatically entered into our monthly drawing for a \$50 gas card. Simply sign up at www.rtn.org or speak with a Member Service Representative at any RTN office.

More Surcharge-Free ATMs with InterCept Switch Merger



The popular SUMSM Surcharge-Free ATM program is about to expand under a merger with InterCept Switch ATMs effective February 3, 2010. The newly combined Surcharge-Free program will give RTN's ATM and Debit Card members access to over 5,000 ATMs in 45 states and US territories. InterCept brings a stronger presence in southeastern US and southern California. There will be more surcharge-free ATMs south of Boston as well. A link to locate InterCept ATMs (www.surcharge-free.com) will soon be added to the SUM locator service (www.sum-atm.com) to represent the combined systems. It all adds up to more service and more savings with your ATM or ATM/Debit card from your Credit Union.



CONSUMER LOANS

	APR[†]
BOAT	7.125% ¹ to 7.99% ¹
HOLIDAY AND VACATION	8.99% ¹
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}
MAIN SHARE SECURED	3.20% ²
OVERDRAFT PROTECTION	13.75% ²

VEHICLE LOANS

	APR[†]
CAR, LIGHT TRUCK, SUV (NEW)	
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	4.75% ¹
up to 72 months	5.50% ¹
up to 84 months	5.99% ¹
CAR, LIGHT TRUCK, SUV (USED)	
2004 - 2010 model years;	
for up to 100% financing plus tax	
up to 36 months	4.75% ¹
up to 48 months	4.99% ¹
up to 60 months	5.375% ¹
up to 72 months	6.00% ¹
up to 84 months	6.50% 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	
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.	

THE LoanLink CENTER
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	1.50%
\$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 January 22, 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 January 22, 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	5.625%	1	5.703%
	5.875%	0	5.875%
	6.500% ⁴	0	6.500%
30 Year	5.000%	1	5.089%
	5.250%	0	5.250%
	6.125% ⁴	0	6.125%
15 Year	4.125%	1	4.327%
	4.375%	0	4.375%
	5.000% ⁴	0	5.000%
10 Year	4.000%	1	4.288%
	4.250%	0	4.250%
	4.875% ⁴	0	4.875%

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	3.651%
• 5 year fixed	4.750%	0	3.704%
• 25 year ARM ⁶	5.375% ⁴	0	3.951%
30 year, 7/1 Blended	4.500%	1	3.860%
• 7 year fixed	4.875%	0	3.958%
• 23 year ARM ⁶	5.500% ⁴	0	4.291%
30 year, 3 year ARM ⁴	4.125%	1	4.306%
	4.500%	0	4.309%
	5.125% ⁴	0	4.455%

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

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}

Available in MA, NH, ME and RI

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

[†]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.