



member

Advantage

April 2010

Our Vehicle Loan Promotion will have you singing sweet tunes this spring!



April 1 – May 31, 2010

Receive an iPod touch® or other great reward when you take a qualifying vehicle loan

LOAN AMOUNT AND REWARD

\$25,000	\$20,000	\$15,000
iPod touch (8 gb)	Portable DVD Player	\$50 Gas Card

Use your loan to...

- Purchase your new or used car, truck, van, SUV, or motorcycle, or
- Refinance a non-RTN vehicle loan

Visit rtn.org for complete details

James A. Burley, Jr. Scholarship Contest

The James A. Burley, Jr. College Scholarship honors RTN's former chairman and director who served our credit union for over 30 years. Each year the scholarship contest provides an opportunity to win an award of up to \$5,000 by completing a double-spaced, typed essay with a strict length from 150 to 250 words. Official rules and scholarship applications are available online and in our offices.

Three prizes will be awarded: \$5,000 (first place), \$3,000 (second place) and \$2,000 (third place). All RTN Federal Credit Union members in good standing as of April 1, 2010 – and their dependents -- who are full-time college students or incoming freshman in the 2010/2011 academic year are eligible. Entries must be received (not merely postmarked) by mail directly at our Waltham headquarters no later than June 4, 2010. Fax, e-mail, and hand-delivered entries will not be accepted. Winners will be chosen by June 18.

To enter, visit any credit union office or www.rtn.org.



This offer is valid from April 1 to May 31, 2010, subject to change, and may be withdrawn at any time without notice. Valid on loans for purchases of new or used vehicles or refinancing of non-RTN FCU vehicle loans. Redemption form must be completed by purchaser to claim reward. Please allow up to 90 days after completing your redemption form for your eligible purchase to receive award. RTN is not responsible for product warranties. Contact Member Services at 1-800-338-0221 or info@rtn.org for current offers. RTN FCU is an Equal Opportunity Lender.

Move on your IRA while there's still time!

A message from the RTN Financial & Retirement Group

The clock is ticking and the deadline for making your IRA contribution is fast approaching. Every day you wait could be costing you money. That's because IRAs accumulate on a tax-deferred basis. By making your contribution sooner rather than later, you give your money more time to grow.

You can contribute up to \$5,000 for the 2009 tax year before 4/15/2010, and up to \$5,000 for the 2010 tax year. If you're age 50 or older, you can make an additional \$1,000 catch-up contribution for the 2009 and 2010 tax years.

An IRA is one of the best ways for you to accumulate tax-advantaged retirement savings. So, you will want to make every effort to contribute the maximum allowed.

Roth IRAs offer withdrawals free from federal tax. Traditional IRAs offer tax-deferred growth, and if you qualify, tax-deductible contributions.

For more information about IRAs and professional advice on which IRA is right for you, contact Swan Shen, CFP®, CRPC®, Vice President-Wealth Management at 1-800-338-0221, ext. 9877 today.

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.



A Sharp Eye Can Be Worth a Quick \$25

Buried somewhere in these newsletter pages is a phrase that can make you an easy \$25. This issue's phrase is: *'green' in your pocket*. 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 April 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 April 23 and announced (using first name with first initial of last name) on our website.

March winners were: Jane S. (Derry, NH), Kathleen L. (W. Roxbury, MA), Barbara R. (Atkinson, NH), and David W. (Seabrook, NH).

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

ANNUAL ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, telephone us at 1-800-338-0221 ext. 9939 or write us at RTN Federal Credit Union, 600 Main Street, Waltham, MA 02452, Attn: ATM Dept. or e-mail us at www.info@rtn.org as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

F Y I

Over 6,000 Shared Branches at Your Service!

When you travel for pleasure or business, it's good to know your Credit Union can't be very far away. That's because RTN cooperates with a network of credit unions across the country to deliver over 6,000 CU Service Centers where you can conduct business on your RTN accounts. That means you can make withdrawals, deposits, a loan payment or a host of other routine transactions near where you live, work or travel. To find a convenient CU Service Center near you, just log on to our home page at rtn.org, and continue to "Nationwide Branches" in the Quick Links box.

"Home Rewards" – Cash Back on Your Home Purchase!



We are particularly excited to bring you Home Rewards, a program that will significantly benefit our home buying members. Home Rewards is RTN's way of helping you successfully complete a home purchase while at the same time putting some 'green' in your pocket just when you need it most. Home Rewards actually delivers cash back on your purchase transaction! How much? For example, a home sale price of \$350,000 would result in cash back of up to \$2,100!* In addition to professional services on your real estate and mortgage transactions, RTN's Home Rewards program offers you Homebuyer Privileges, a unique

package of discounts at leading retailers and service providers that proves attractive to new home owners. For all the details and program rules ask for our new RTN Home Rewards brochure or visit www.rtn.org.

** The figures in the example above are used for illustrative purposes. Your rebate may be different.*

Important Notice: RTN Credit Card Limits

Beginning April 1, 2010, RTN credit card holders will no longer be able to go over the credit limit established for their cards – no matter how large or small these transactions might be. If a transaction will bring an account balance over the limit, that transaction will be declined. No fees will be assessed for these declined transactions, however.



In order to enjoy the uninterrupted and full use of your credit card, please take note of this change and plan your transactions accordingly.

Finally, if you need a higher credit card limit, we invite you to apply for an increased limit. Simply visit www.rtn.org (click on "Apply Now for a Loan" in the Quick Links box) or visit any Credit Union office for assistance.

In Your Best Interest to Maintain Sufficient Funds

With all the talk in the news about high bank fees for overdrafts caused as a result of ATM card or debit card transactions, all consumers are well advised to monitor and maintain their accounts in ways that prevent overdrafts. While RTN offers its members useful programs such as overdraft protection (a credit line) and automated share account transfers, these should be thought of as safety nets. These programs are used to make payments when funds fall short in your checking account; but they also come with either an interest charge (overdraft protection) or a fee (automated transfers). These charges are often much less than what would prevail for a 'bounced' check. However, with proper account management, you would incur no costs at all!

Spring Series Concludes in Waltham



Free First-Time Home Buyer Workshop
Thursday, April 22, 2010
6:10 PM – 8:10 PM
RTN / Waltham, MA
600 Main Street

This is the last home buyer workshop in this ever-popular series that began in February. There is no better time than now to learn about what's happening in the local real estate market. After all, it is still a buyers market in the opinion of many and mortgage rates are still low. Learn the facts and use your knowledge to negotiate your best deal – not only on a purchase price, but also on the type of consumer-friendly mortgage that works best for you. Optimize your purchase transaction by taking the mystery out the process from mortgage pre-approval to closing. It's your opportunity to get critical information from a trusted and reliable source – your Credit Union! 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. Don't miss this popular workshop that will certainly help you realize your dream of home ownership.

Space is limited! Reserve your seat as soon as possible with our Mortgage Department at 1-800-338-0221, ext. 9859; or mortgage@rtn.org.





CONSUMER LOANS

	APR [†] Starting at:
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 [†] Starting at:
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.



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

FIRST MORTGAGE LOANS

Fixed Rate	Rate	Points	APR ^{††}
40 Year	5.250%	1	5.359%
	5.500%	0	5.500%
	6.375% ⁴	0	6.375%
30 Year	4.875%	1	5.000%
	5.125%	0	5.125%
	6.000% ⁴	0	6.000%
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 (ARM ⁵) ^{2,6}			
Blended Rate	Rate	Points	APR ^{††}
40-year mortgages available on products listed below. Add 1/4% to rate.			
30 year, 5/1 Blended	4.250%	1	3.635%
• 5 year fixed	4.625%	0	3.691%
• 25 year ARM ⁶	5.250% ⁴	0	3.935%
30 year, 7/1 Blended	4.375%	1	3.830%
• 7 year fixed	4.750%	0	3.931%
• 23 year ARM ⁶	5.375% ⁴	0	4.261%
30 year, 3 year ARM ⁴	4.000%	1	4.209%
	4.375%	0	4.214%
	5.000% ⁴	0	4.364%

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	5.99% ¹
61 - 120 months.....	6.375% ¹
121 - 180 months	6.625% ¹
181 - 240 months	7.125% 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.....	5.99% ¹
61 - 120 months.....	6.375% ¹
121 - 180 months.....	6.625% ¹
181 - 240 months.....	7.125% 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

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	1.80%	2.00%
12 months	1.35%	2.00%
6 months	1.10%	1.30%
3 months	0.85%	1.15%

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 March 25, 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 March 25, 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.



Federally Insured by NCUA