



Our Members. Our Strength.  
Our Future.

# CU-Tips

July 2007

## We're Heating Up Summer!



### Used Car Loans

*At New Car Rates!*

**5.75%**  
APR

*'05 & '06 models only!*

Offer good for "new" purchases and refinanced loans  
from other institutions.  
Maximum term 60 months. Loans subject to qualification.  
Rates and terms subject to change.

## ON-LINE DISCOUNT TICKETS!

Kings Dominion or Carowinds

*You Save and Help Support Children's Miracle Network!*

### July Discount Days

Valid July 1-16, 2007

**ONLY \$29.95** each

(Ages 3 to 61 and 48" tall or taller)



### August Discount Days

Valid August 1-16, 2007

**ONLY \$29.95** each

(Ages 3 to 61 and 48" tall or taller)

Order your tickets on-line at:

[KingsDominion.com](http://KingsDominion.com)

or

[Carowinds.com](http://Carowinds.com)

Then, simply click on **tickets**, then **corporate partner**.

Your company ID is: **VACUL**

**Print your eTicket off the web.** Online eTicket purchases can be made up to the day of your visit.

Just print out your eTicket and bring it with you to the park.

There is NO service charge.

A \$1.00 rebate for each ticket redeemed will go to Children's Miracle Network.



# Annual Meeting

September 30, 2007 \* 1:00 pm - 4:00 pm

## Nominations & Elections

By being nominated, these candidates have actively shown their dedication and interest in serving CU members through volunteer efforts that shape and guide our CU. Take a moment to get acquainted with our candidates and cast your vote! The three Board positions elected will serve a three (3) year term. The two Credit Committee positions will serve a two (2) year term.

### Board of Directors Election *(3 positions available)*



**Pete Bain** Pete is a retired USPS employee, longtime CU member and dedicated volunteer. He has previously served on the Supervisory Committee, as 1st Vice President of your Board of Directors and is currently on RPEFCU's Board of Directors.



**Kevin Benson** Kevin has been a CU member for over 10 years and is currently a Postmaster in Salem and Treasurer of the National Association of Postal Supervisors. He has served as Treasurer for the Theta Chi Fraternity. In the true philosophy of credit unions, people helping people, Kevin wants to help his fellow postal workers and their families get ahead financially.



**Cliff DeMars** While Cliff's involvement in the CU movement began over 40 years ago, his current volunteer activities include the RPEFCU Board of Directors and the Chairman of Virginia Credit Union League Board of Directors. Additionally, he belongs to the Lions Club, First Baptist Church and the National Association for the Mentally Ill.



**Carolyn Green** A Credit Union member for 21 years, Carolyn is a Realtor with Gwyn & Harmon - GMAC in Roanoke. She is on the Board of Unity of Roanoke Valley and an active member of the Mental Health Association of Roanoke Valley. Carolyn has served for several years on RPEFCU's Education Committee and currently serves on RPEFCU's Board of Directors.



**Richard Smoot** A Credit Union member for 23 years, Rick holds a Bachelors degree from Roanoke College in Business Administration. He is a Mailing Standards Specialist and serves as Vice Chair of RPEFCU's Education Committee. Rick has also held volunteer offices for Roanoke Valley Christian Schools and Shenandoah Baptist Church Board of Deacons. In his spare time, he enjoys traveling and spending time with his grandchildren.



**Charlene Yeagley** A Credit Union member for over 25 years, Charlene plays an active part in keeping our Credit Union the best by her volunteer position of Supervisory Committee Chairwoman. She is currently a Customer Relations Coordinator and has background experience in Human Resources and Marketing. She is a member of First Baptist Church and enjoys reading, gardening and bird watching.

### Credit Committee Election *(2 positions available)*



**Charles "Red" Carter** Red is a retired USPS Window Clerk from the Main Post Office in Roanoke. He has been a member of our Credit Committee for over 10 years and currently serves as Chairman.



**Bonnie Giles** Bonnie works as a USPS Contract Technician in Roanoke and has been a CU member since 1984. In the past, Bonnie has served as a Credit Committee Alternate and currently serves as Secretary of the Credit Committee.

## Voting Days

The benefit of Voting Days as an alternative to traditional voting at the Annual Meeting is a unique way to exercise your freedom of choice. While casting your vote, you can enjoy light refreshments and great company. Voting Days for the 2007 election will be held in the Lynchburg office and both Roanoke offices on the following days:

**Wednesday, September 19**

**Thursday, September 20**

**Friday, September 21**

## Come Join the Fun!

All members and their families are invited to attend our Annual Meeting at Brae Loch (Boxtree Lodge) in Vinton on Sunday, September 30, 2007. **We'll start with a lunch buffet from 1:00-3:00 PM.** During lunch, we'll continue with fun and games for the kids. The business meeting will begin at 3 PM. Members will learn about our CU's financial condition, various committee reports will be given, scholarships will be presented and election results will be announced. We'll conclude with drawings for prizes. **Only RPEFCU MEMBERS are eligible to win prizes. All members (adults and children) must attend the business meeting to be prize winners.**

### Directions

The Annual Meeting will be held at Brae Loch (Boxtree Lodge) in Vinton, VA. We've provided directions here, but if you need further information, please feel free to call, stop by or e-mail the Credit Union.

**From I-581** take the Route 24 East exit (at Community Hospital). Go east through Vinton, passing Lake Drive Plaza on your right (Kroger). Route 24 bears left and Route 634 (Hardy Road) "Y's" right. Continue on Route 634, go under Blue Ridge Parkway (stone overpass), take an immediate right (Hammond Drive), follow the road until you see our sign, then turn to the left.

**From Route 460** take Gus Nicks Blvd. (at Hardee's) and continue into Vinton. Take a right onto Feather Road, turn left at the intersection with Hardy Road (Route 634), go under Blue Ridge Parkway (stone overpass), take an immediate right (Hammond Drive), follow the road until you see our sign, then turn to the left.

**From Lynchburg** take US-460 W, take the VA-122 ramp toward Bedford, turn left onto VA-122/VA-122 BR/Burks Hill Rd. Continue to follow VA-122 for .75 mile, turn right onto Dickerson Mill Rd. go 12 miles, turn right onto VA-24 W go 8 miles, turn left onto Beagle Club Rd. travel 1.5 miles, turn right onto Hardy Rd. (VA-634), turn left onto Hammond Dr. follow the road until you see our sign, then turn to the left.

A Dream Come True . . .

. . . a Home Equity Line of Credit



at **6.25%** APR

We'll pay closing costs\* for all new HELOCs!

◆ FREE HELOC checks! ◆ Use your recent appraisal or tax assessment



◆ Borrow up to 90% of the market value of your home



\* Excluding appraisals. Loans subject to qualification. Rates and terms are subject to change.

### Community Connection



**RPEFCU  
Raises  
\$954  
for the  
Roanoke  
Valley  
SPCA**

RPEFCU staff present Kathy Perdue of the Roanoke Valley SPCA with a donation check and some extra goodies for the animals.

RPEFCU raised \$954 for the SPCA by selling candy bars, Easter baskets and having a bake sale! Thank you to all the members who made donations for this community connection event.

In July and August, the credit union will be raising funds for the Roanoke and Lynchburg Alzheimer's Association.

### Cure Cabin Fever with a Vacation Loan!



Warm weather brings the onset of a maddening epidemic: cabin fever. The good news is that cabin fever is preventable and curable with a healthy dose of vacation.

Experts recommend adventures in the great outdoors—camping, bicycling, and beach-combing—as sure cures. Side effects from these exciting remedies may include harmony and peace among family members, restful nights, and even uncontrollable laughter.

We can help you finance your much-needed vacation and cure your cabin fever!

For a limited time, members can borrow up to \$2,500 for the vacation season at

**9.00%** APR

with up to a 24 month term



Loans subject to qualification. Rates and terms subject to change.



### Holiday Closings

**Monday, September 3rd**  
Labor Day

**Monday, October 8th**  
Columbus Day



### Christmas Clubs

Club amounts will be transferred into savings/share accounts on 10/01/07. You can withdraw or transfer your club money by ATM or debit card, and by using My CU@Home or PAL.

#### New Christmas Clubs for 2008

New club deductions for 2008 can be started anytime. Start thinking now about what you want to "sock" away for the next holiday season!



#### ATMs Dispensing \$20s

As of June 21st, all RPEFCU ATM's will be dispensing \$20 bills only.



### CU Night at the Ball Park

**Lynchburg City Stadium**

**July 19th Game starts at 7:00**

Bring the family and enjoy a night of fun and excitement as the HillCats go up against the Winston-Salem Warhogs.

**Free** tickets will be available in all RPEFCU lobbies in July.

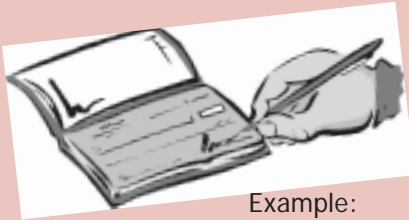
**One ticket gets the whole family in!**



### International Credit Union Day

*Credit Unions: Together We're Better*

Keep watching your statements for flyers with information on this year's ICU Day festivities, which will be on October 18th.



## Third Party Check Policy

A third party check is a check made payable to a person who is not the same as the person presenting the check for payment.

Example:

Sue Green brings a check to the credit union and the check is made payable to John Doe. It appears that John Doe has endorsed the back of the check. Sue Green would like to deposit this check in her (Sue's) account.

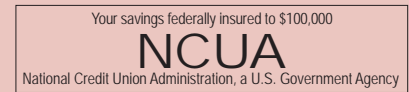
Third Party Checks create an added risk of collectibility should the check be returned for any reason. Therefore, RPEFCU's general policy with regard to third party checks is as follows:

### Third party checks may be accepted for deposit under any of the following conditions:

- ❖ Available funds greater than or equal to the check amount **are** in the member's account.
- ❖ Available funds greater than or equal to the check amount **are not** in the member's account; however, the member has an established direct deposit which would cover the amount of the third party check.
- ❖ Available funds greater than or equal to the check amount **are not** in the member's account; however, the member has been in good standing for more than a year. Good standing is defined as:
  - ◆ No loan delinquency
  - ◆ No NSF history
  - ◆ No negative balance deposit accounts

Both the payee and the member **must** endorse the check thus taking responsibility should the check be returned for any reason. The proper endorsement for the example cited above would be:

- ❖ Pay to the order of John Doe  
John Doe  
Sue Green



**Share Certificate**  
12-60 Month Terms  
**5.50% APY**

Minimum opening deposit and balance to obtain APY is \$500.

**May be opened at all offices!**

Annual Percentage Yield as of 04/03/07.  
A penalty may be imposed for early withdrawal.  
Rates subject to change without notice.

## Scholarship Opportunities

If you're a student seeking higher education for the **2007-2008 school year**, you may want to consider these scholarship opportunities. Applications are available in all RPEFCU offices, by mail or on our web site. **Completed applications must be postmarked by Saturday, August 11, 2007.**

The Alexander Scholarship was named in honor of two of our outstanding Credit Union pioneers, Alec and Doris Alexander. Ten \$1,000 scholarships will be awarded.

The National Association of Letter Carriers Branch 524 is proud to offer scholarship opportunities to active or retired NALC Branch 524 members or their dependents! Please see the application for further information and full eligibility requirements.



## Roanoke Postal Employees' Federal Credit Union

Is a member-owned, not-for-profit financial cooperative. It is run by a volunteer Board of Directors chosen by the members of the credit union.

**Mailing Address:** P.O. Box 12405 • Roanoke, VA 24025

### Office Locations:

419 Rutherford Ave. • Roanoke, VA      4025 Brambleton Ave. • Roanoke, VA  
3300 Odd Fellows Rd. • Lynchburg, VA

**Office Phone:** 540-342-3429    800-342-3429      **Office Fax:** 540-345-0500

**PAL:** Roanoke area: 855-3600

Lynchburg area: 522-4466

Toll-free: 800-450-2345

My\_CU@Home **Online Banking available at [www.rpefcu.org](http://www.rpefcu.org)**