



July 2009

Roanoke Postal Employees' Federal Credit Union

www.rpefcu.org

540-342-3429 or 800-342-3429

CU Tips

New services designed just for YOU, our members!

Meeting the financial needs of our members is ever-evolving as times and economic conditions change. In an effort to best meet the needs of our members and continue to operate a financially sound credit union, we consistently look at our product offerings and make adjustments as necessary to benefit you, our member-owners. As you know, being a financial cooperative means that we have each and every member's best interest at heart. All our profits are returned to our members by lower loan rates, higher dividend rates, and new or improved services. We'd like to introduce our newest services...

Long-Term Care

You've worked hard to save and invest for a comfortable retirement; however, your planning is not complete until you address the important issue of long-term care. We want you to know more about long-term care so that you may make the right decisions for yourself and your family.



Many of you are also facing long-term care for aging parents too. *Learn more about long-term care and options available to you by visiting www.rpefcu.org and clicking on the long-term care link on the menu to the right of your screen.* You'll find facts, assessments, solutions, and pricing.



GAP

Protect your new auto with a Guaranteed Asset Protection Plus (GAP) program because insurance settlements may not always cover your loss. We've all heard how much new cars depreciate as soon as you drive off the lot. However, there are other situations where you could find yourself responsible for paying the difference between the value of your vehicle and how much you still owe on it - for instance, if it's stolen or accidentally damaged and declared a loss. That's where our new GAP service comes in!

MEMBER'S CHOICE® Guaranteed Asset Protection Plus can help ease the financial burden and even includes \$1,000 down payment toward your replacement vehicle when financed through your CU. *Talk with a Financial Services Officer (FSO) for more information and to see if GAP is right for you.*

Mortgages

We've partnered with Member Options, a credit union owned mortgage service provider, to ensure our members have a trusted source for mortgage financing. Through this partnership, we offer a wide variety of Conventional, First-Time Home Buyer, Jumbo, Reverse, USDA (100% financing for rural properties), Manufactured Homes, FHA and VA mortgages for primary residences, second homes or investment properties.

And best of all, our mortgage team offers extensive free help throughout your mortgage financing process, including: assistance with budgeting; a variety of mortgage education seminars; and getting pre-approved so you know how much house you can afford before you shop. For more information or to start your mortgage application process, *see our new Mortgage WebCenter on our website at www.rpefcu.org or call the credit union at 540-342-3429 or 800-342-3429 to speak with a Financial Services Officer today.*



60th Annual Meeting - Sunday, October 4, 2009

1:00 pm – 4:00 pm

Brae Loch in Vinton, VA

Business meeting starts at 3:00 pm

Lunch buffet 1:00 – 3:00 pm

Join us for a day of fun, fellowship, and a little finance! We'll have lunch, activities for kids, door prizes, as well as reports on the activities and financial condition of YOUR credit union - because as you know credit unions are financial cooperatives which means each member is an owner. Additionally, scholarship winners and election results will be announced. All RPEFCU members attending the Annual Meeting are eligible to win door prizes. You must be present to win. No new accounts will be opened during the annual meeting.

NOMINATIONS By being nominated, the following candidates have actively shown their dedication and interest in serving on the RPEFCU Board of Directors. The volunteer efforts of our board and various committees guide our credit union's operations, strategic goals, and overall activities. Take a moment to get acquainted with our candidates and cast your vote! There are three (3) Board positions open for election this year, each serving a 3-year term.

Nominations for vacancies may also be made by petition. Petitions must be signed by 1% of the members with a minimum of 20 and a maximum of 500. Each nominee by petition must submit a statement of qualifications and biographical data with the petition. These items must be received in the CU office by August 21, 2009.

VOTING Members will receive a separate mailing (at least 30 days from the meeting day) detailing the voting process and voting options. Included in this special mailing will be absentee ballot information and directions to the annual meeting location. Voting days will be held in the **Lynchburg and Roanoke offices** on **September 18th, September 25th, and October 2nd**. The **Danville** office will have a voting day on **October 1st**.



CANDIDATES



Rachel L. Ivory A member for more than 20 years, Rachel feels that "...my life experiences and education will allow me to be an asset to the organization." She also belongs to Pilgrim Baptist Church (where she participates in the Mass Choir and serves on the Finance committee); US Armed Forces (1998 – 2002); Alpha Kappa Alpha Sorority (2009 Membership Chair); and American Society of Public Administrators. Rachel volunteers at the Roanoke Valley Rescue Mission, tutors at VA Western Community College, is a certified OSHA Instructor (Dept. of Labor), and a certified Test Examiner with the US Postal Service. She enjoys reading, relaxing, and vacationing.



Robert "Bob" Hartsel, Jr. Bob wants to "...help the Credit Union, as they have helped me out in the past!" Bob is a member of Westhampton Christian Church, and has been a member of the Education Committee for RPEFCU. His hobbies include gardening, wood-working and reading. Currently serves as Board President.



William "Billy" Booth Bill has been a member for 39 years. He has served on various CU committees for many years. Bill feels he can "...use this experience and other experiences to serve membership and staff at RPEFCU." He also belongs to Emmanuel Wesleyan Church (Sunday School Teacher and Director Senior Group); National Assoc. of Letter Carriers Branch 524 (currently serves as Secretary and has been a member for 23 years); and the Board of Zoning Appeals for the Town of Vinton. Bill's hobbies include collecting record albums and pocket knives; Home PC; and reading Christian books.



Cheryl Lovelace A CU member for 13 years, Cheryl feels "...that I can add to the members already there by bringing in fresh ideas and hopefully can help ease some of the loads." Cheryl belongs to Prince Hall Affiliated Order of Eastern Star Fidelity Chapter #54. Cheryl has held volunteer offices as past Fundraiser Chairman at Pilgrim Baptist Church; Secretary/Treasurer Usher Board for Mt. Zion Baptist Church; Chairperson Transporting Committee Mass Choir. She also serves as a leader in Eastern Star Chapter, having served in 5 different positions in last 6 years.



Rick Smoot Rick has been a CU member for 25 years. He currently serves on the RPEFCU Board of Directors and "... would be honored to continue to be a voice for our members/owners." Rick currently serves as 1st Vice President of the RPEFCU Board of Directors. He has also served on the Roanoke Valley Christian School Board; as Deacon for Shenandoah Baptist Church; and Vice-Chairman for RPEFCU's Education Committee. Rick's hobbies include spending time with family and traveling.



Larry Stores Larry has been a member for 29 years. He says "I understand what members want from their credit union. As a career counselor NCO in the U.S. Army (Retired), I help soldiers with their finances and other problems." Larry is retired from the US Army and serves in the US Navy. His hobbies are fishing and coaching little league ball.



What Does Jeff Think?



We have money to lend! Please consider RPEFCU first for any of your borrowing needs. As a member-owner of our cooperative institution, I'm sure you can appreciate the low- and no-fee services we offer along with the above market dividend rates we pay on your savings accounts. In order to sustain these great benefits, we rely on loans. It is the returns from these loans that allow us to charge very few fees for the services we offer. We depend on our member-owners to borrow from us so that we can continue to pay competitive dividends.

Your credit union can offer loans for almost any purpose including but not limited to:

1. Purchasing a vehicle including Cars, Trucks, RVs, Motorcycles, Boats, ATVs, Jet Skis, etc.
2. Refinancing your vehicle and getting cash out to pay bills, make home improvements, or take a vacation.
3. Purchasing a home.
4. Using the equity in your existing home to build a garage, buy a car, or pay college tuition.
5. Consolidating debts and putting yourself on a path to become debt-free.

If you need money for whatever the purpose may be, ask and we may be able to help! We have helped many of our members survive this economy by continuing to be there through tough times. We have not stopped lending when others have. We continue to be here for our member-owners.

Please do your credit union a BIG favor. Don't let others have your loan business without giving your credit union the opportunity to earn your business. I sincerely believe you will also be doing yourself a favor. Thanks for your continued loyalty and support as a member-owner of Roanoke Postal!

Sincerely,

Jeff



Your Credit Union will be closed for the following holidays...
Labor Day
Monday, September 7, 2009
Columbus Day
Monday, October 12, 2009

Who Did I Write That Check To?

Ever go online to see that a check has cleared your account, but can't remember who you wrote it to? Instead of getting up to find the checkbook and look up the carbon copy, now you can simply click on the check number while you're online.



When viewing your checking account transaction history online at www.rpefcu.org My_CU@Home, you'll notice that check numbers now show up in blue in the "Draft" column. This means you can click on the check number and view an image of your check!

Viewing account information, making transfers, and paying bills online has never been easier or more informative! If you're not already using this great FREE service, simply let us know you'd like to and we'll assign you a password - it's that simple!

Money Matters...



Did you know it pays to make good grades?

You already know it pays to make good grades in terms of paving the way for success, but did you know that kids can earn \$\$\$ for their good grades? RPEFCU youth members in grades K-12 can earn \$2 for every "A" and \$1 for every "B" on their final (year-end) report card. Be sure your child brings in their report card (or sends in a copy) before August 1st in order to receive the reward for their good grades!

Saving \$50 = Movie Tickets

RPEFCU members age 22 and younger can be entered into a drawing each quarter for 4 movie tickets just by growing their savings account by \$50 or more! This fun saving incentive begins July 2009.

Alexander Scholarships

Each year your credit union awards ten \$1,000 scholarships in honor of Alec and Doris Alexander. This couple spent many years building our Credit Union with a sound foundation of quality member service and financial integrity that all members of RPEFCU still enjoy today. Applications are available May 1st in the CU offices and online at www.rpefcu.org. Applications must be postmarked by August 8, 2009. Further details and eligibility requirements can be found in the application.

NSF Notices

Effective July 13, 2009, RPEFCU will no longer provide notices for Non-sufficient fund (NSF) occurrences. Any NSF items will be noted on your regular monthly statement.

Affordable Summer Fun

Here are a few tips for summer fun that don't break the piggy bank. More ideas can be found online at www.rpefcu.org.

- Picnics, hiking, tubing, or camping (even in the backyard) or visit a nearby state park
- Natural Bridge or nearby historical landmarks, VA is rich with history
- Free movies in Elmwood Park, Longwood Park, Falling Creek Park, and many libraries
- Many local movie theaters have cheap or free movies for kids

CU Information

Mailing Address

P.O. Box 12405
Roanoke, VA 24025-2405

Main Office (Main Post Office)

419 Rutherford Ave.
Roanoke, VA 24022-9100
Phone: 540-342-3429
Toll Free 800-342-3429
Fax: 540-345-0500
email: rpefcu@rpefcu.org

Cave Spring Office

4025 Brambleton Ave.
Roanoke, VA 24018-3426
Toll Free: 800-342-3429
Phone: 540-342-3429

Lynchburg Office (main Post Office)

3300 Odd Fellows Rd.
Lynchburg, VA 24506-9100
Phone: 434-845-2481
Toll Free: 877-845-2481

Danville Office (main Post Office)

105 Teal Court
Danville, VA 24541-5582
Toll Free: 800-342-3429

PAL Audio Banking

Toll Free: 888-450-2345
Roanoke: 540-855-3600

To report a lost or stolen card during non-business hours:

Debit Card 800-472-3272
Credit Card 800-325-3678
ATM Card 800-854-6219

CU-Tips Quiz Winners From April

Tekia Newbill, Roanoke, VA **David E. Hubbard**, Radford, VA
Theresa Willis, Roanoke, VA **P. H. Mitchell**, Lynchburg, VA

You Could Win \$25

Members age 23 and older, in good standing, could win \$25! All you need to do is answer the following questions that relate to the articles in this CU-Tips edition. Answer all of them correctly and you will be entered to win 1 of 4 drawings for \$25! The deadline for submitting quiz entries is August 14, 2009. One entry per member please!

- True False RPEFCU now offers a long-term care service for members.
- True False GAP insurance is now offered through the CU to protect CPAs from lawsuits regarding Generally Accepted Accounting Principles.
- True False Kids in grades K-12 can earn money for their good grades. RPEFCU will pay \$3 for each "A" and \$2 for each "B" on their final report card.
- True False Members can see images of the checks that have cleared their account when viewing transaction history online at My_CU@Home.
- True False The 60th Annual Meeting will be Sunday, October 4th, at Brae Loch in Vinton.

Name: _____

Member #: _____ Date : _____

SEND YOUR ENTRY TO:

Roanoke Postal Employees' FCU
ATTN: CU-Tips Quiz
PO Box 12405
Roanoke, VA 24025-2405

Roanoke Postal Employees'
Federal Credit Union
PO Box 12405
Roanoke VA 24025-2405

