



October 2009

Roanoke Postal Employees' Federal Credit Union

[www.rpefcu.org](http://www.rpefcu.org)

540-342-3429 or 800-342-3429

# CUTIPS



*\$10,000  
awarded to  
students*

*During the Annual Meeting the Alexander Scholarship recipients were announced. Each year your credit union awards ten \$1,000 scholarships. Meet this year's recipients! Congratulations to each and every one!*

**Lesley Arthur** lives in Salem, VA and is a student at Virginia Tech where she is a member of the tennis team, the National Honor Society, the Spanish Honor Society and the Keyettes. Lesley is also active with the Fellowship of Christian Athletes and is a volunteer for the Salem "Buddy Camp."



**Matthew Eanes** lives in Roanoke and is a student in the Adult Degree Program at Mary Baldwin College majoring in History and Education. He enjoys skiing and snowboarding in his spare time.

where he was on the Dean's List for the Fall 2008 and Spring 2009 semesters. He is currently a member of the Hampden-Sydney College Football Team, the Garnet & Grey Society as a campus tour guide, and is a Chemistry Department Instrument Technician. Ian also participates with the Carilion Pediatric Physician Shadowing Program and plans to study medicine.



**Ian Giles** is from Roanoke and is a sophomore at Hampden-Sydney College

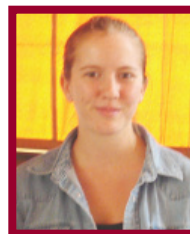
**Renecia Lovelace** lives in Athens, GA and is a student at the University of Georgia in the Master of Arts in Teaching Program within the Workforce Education Department. She has a goal to educate students on the fundamentals of creating an enterprise as well as design and fashion, family planning and budgeting. Renecia is the CEO and Designer of Intity Bags and Designs, a custom handbag company.



**Troy Lovelace** is from Rural Retreat, VA and is a student at James Madison University majoring in Mathematics and Finance. He is currently a resident advisor at JMU and an assistant Kwik Kix Youth Jujitsu Instructor and has earned his black belt in Kwik Kix Karate.

**Karyn Lovern** is from Collinsville, VA and is a student at Virginia Tech. She is a member of the Marching Virginians and is a small group leader with InterVarsity Christian Fellowship. Karyn is also involved with Baptist Collegiate Ministries, New Life Christian Fellowship, and Operation Christmas Child and volunteers with the Salvation Army.

**Tyler Pender** is from Taylorsville, NC and is a student at Andrews University in Berrien Springs, Michigan. He is currently involved in Pre-vet Club, recently worked as a technician at an animal hospital and helped with the adoption program for misplaced animals.



**Renee Rhodes** lives in Vinton, VA and is a student at Roanoke College. She is currently active in Track & Field, volunteers with Habitat for Humanity and tutors at local middle schools.

**Brett Starnes** lives in Jefferson City, TN and attends the University of Tennessee. He is involved in intramural soccer at UT, has helped coach the Jefferson County High School girls' soccer team and is a cartoonist for the Daily Beacon, the UT student newspaper.

**Lucas Tyree** is from Lexington, VA and is a student at Northern Arizona University in the College of Engineering, Forestry and Natural Sciences where he was named to the Dean's List for the Spring 2009 term. He is a member of the Monacan Tribal Council and is chairman of the Monacan Constitutional Committee.

## Bacon Bits...



### More for your money

Okay, so you know you get more for your money when you take advantage of our many loan and saving services....but now it also means more money in your pocket with discounts at retailers like Barnes & Noble, HP, and ADT. Simply go online to [www.rpefcu.org](http://www.rpefcu.org) and link to the merchant's store specifically for credit union members.

### Looking for the perfect gift?

We have it! The MasterCard Gift Card is always the right size, color, and fit! Gift cards are just \$1.50 and you can load it with \$10 - \$1,000! Our new supply has just arrived with 7 new designs for the holiday season!

### Fall fun that doesn't break the piggy bank

Here are a few tips for family fun that won't break the piggy bank. More ideas can be found online at [www.rpefcu.org](http://www.rpefcu.org).

- Picnics and hiking along the parkway
- Pumpkin patches and corn maze adventures
- Support your local school sports
- Volunteer as a family at a local shelter
- Public skate nights at the Civic Center
- Game and junk food night with the family
- more ideas online at [www.rpefcu.org](http://www.rpefcu.org)!

## \$\$ Money Worries? \$\$



**The bad news...**people are still losing jobs, money is still tight, there are still bills to be paid, and the holidays are coming... quick.

**The good news...**we're here to help!

We realize everyone's situation is not the same...therefore, we'll listen to *your* story and offer suggestions of what services will best fit *your* financial needs. Here's a sampling of what we can offer...

**Jump Start Savings Loan** Saving for a rainy day is just simply easier said than done. If your savings is shaped like a goose egg (or close to it) then consider our Jump Start program. It's a way to get money now and save for the future all at the same time!

**Credit Rebuilder** Sometimes life just happens and you find yourself in a less than perfect financial condition. If you need to get back on track or build some good credit, we've designed a loan just for you.



**Auto, RV, ATV, Motorcycle, Boat** If it's got wheels or provides a mode of transportation, we most likely have a loan for it! Take advantage of year-end auto deals, rebates, and our low loan rates to put you in a new ride!

**Savings and Retirement** Saving for the future may seem impossible with money being tight....it's also easy to keep putting it off until one day when you're about to retire and start questioning how you're going to live. Years fly by - don't wait until you need it to start saving. Be proactive and save now for your future needs. Even just a few dollars a week can make a BIG difference.

**Mortgages and Refinancing** With rates at extreme lows, now may be a great time to either buy a new house (you can get some fantastic deals) or consider refinancing to save money. You may be able to trim your payment to free up some disposable income or give you a cushion in case of job loss.

**LTC, GAP, and MM** Your credit union participates in several programs that are beneficial to you. We now offer a variety of insurance products through a partnership with CUNA Mutual including Long Term Care and Guaranteed Asset Protection. Local credit unions also provide an opportunity for members to gather monthly and learn helpful tips about money matters in a program called Money Mondays.

Isn't it nice to know your credit union is a place you can trust your life's fortune with - no matter how big or small that fortune is? As a financial cooperative we're here to serve you, our member-owners.... that's it...no hidden agendas, no pockets to line, no fine print. Just as the International Credit Union Day slogan says...Your Money, Your Choice, Your Credit Union!



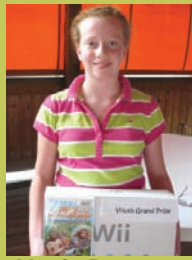
The next step? Call (540-342-3429 or 800-342-3429), stop in, or visit

us online ([www.rpefcu.org](http://www.rpefcu.org)) to find out more! Remember, we're here to help!

Annual Meeting  
Grand Prize Winners



Alex Norris  
Guitar Hero 5



Alexis Dameron  
Wii



Alice Fry  
\$300

Your Credit Union will be closed for the following holidays...

**Veterans Day**

Wednesday, November 11, 2009

**Thanksgiving Day**

Thursday, November 26, 2009

**Christmas Day**

Friday, December 25, 2009

**New Year's Day**

Friday, January 1, 2010

# Board of Directors Election Results



"I am excited to help the credit union, as they have helped me out in the past! Thank you for the opportunity to serve you, again, as a member of your Board of Directors."

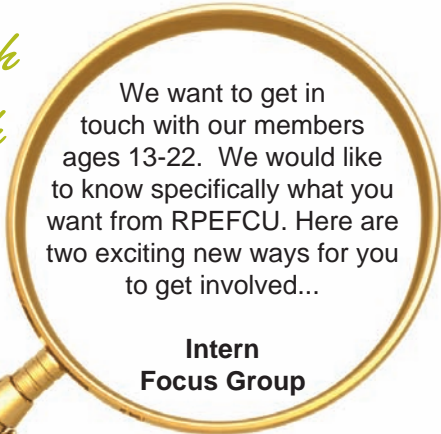


"I believe my experiences of being a member for nearly 40 years and having served on a variety of credit union committees will allow me to effectively serve our membership. Thank you for your support."



"I am honored to continue being a voice for you, our members-owners. Thank you for your votes and confidence in me to help guide our credit union. I've enjoyed my time on the Board and look forward to being a part of it for another term."

## In Search Of Youth



We want to get in touch with our members ages 13-22. We would like to know specifically what you want from RPEFCU. Here are two exciting new ways for you to get involved...

### Intern Focus Group

We're looking for an Intern to help drive our services for our younger members and to connect with them in new ways. We also want to get a group of members in this age segment together to get first-hand their thoughts on RPEFCU services. If you know someone who might be interested, ask them to email us for more info at [rpefcu@rpefcu.org](mailto:rpefcu@rpefcu.org).



The week of Christmas our **Danville office** will be **open Tuesday, December 22nd** and closed on Thursday, December 24th.

### White House Ornaments

Each year we offer the notorious White House Ornaments as a VACUPAC fundraiser. This year's ornament holds true to the detailed beauty and unique representation of a President during office that makes this a special collectible. With a limited supply and a special price of \$17.00, these ornaments won't last long - get yours today.



**RPEFCU has some new friends** - check them out on Facebook! We're now on Facebook and Twitter - come be a fan and follow us!

## What's on Jeff's mind?



As I ponder what I should write to you, I think about how fortunate we are to have a small local financial institution to rely on during such trying times in our economy. I think about those individuals who are going through personal financial struggles and have chosen "big" banks and "big" mortgage companies and "big" credit card companies with which to do business. I can only imagine how hard it must be to try to get these large institutions to listen and care about their struggles.

You should know that your credit union has helped and is helping many of our members through their own personal financial struggles. When you do all of your business with the credit union, it makes your life so much simpler, especially when you are thrown an unexpected curve ball.

As a small, full service financial cooperative who still takes pride in knowing our members, we have the flexibility and compassion to help you through tough times. You can always speak to someone who can help you and decisions are made locally. We have a vested interest in your

success and you have a vested interest in our success. That's what makes credit unions great. The cooperative spirit of people helping people is our foundation. We rely on your business to make us successful. In turn, we understand that we must earn that business. Please give us the opportunity to earn any business you may have elsewhere. We can accommodate all of your borrowing needs including personal loans, vehicle loans, mortgage loans, home equity loans, and credit cards. We also offer a full range of deposit products including checking, savings, certificates, and club accounts.

Debit cards, online access, and the U.S. Mail make it easy for you to manage your affairs even if you are not convenient to one of our offices. If you can't do business with us, please tell us why. Perhaps we can make the changes necessary to accommodate your needs and win your business.

We believe we play a critical role in our members' financial lives. With your help and support, we can continue this important role for many years to come. We understand you have many options and we are very grateful you have put your trust in RPEFCU. We will continue to work hard to strengthen that trust.

Jeff

# 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

## Hours

Mon., Tues., Thurs.  
7:30 am - 5:00 pm  
Wednesday  
9:00 am - 5:00 pm  
Friday  
7:30 am - 5:30 pm

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Mon., Tues., Thurs.  
9:00 am - 5:00 pm  
Wednesday  
10:00 am - 5:00 pm  
Friday  
9:00 am - 5:30 pm

## Hours

Mon., Tues., Thurs., Fri.  
8:30 am - 5:00 pm  
Wednesday  
9:00 am - 5:00 pm

## Hours

Thursday  
10:00 am - 5:00 pm  
Closed 12:00 - 1:00 pm

## Bill Pay Helpline

866-215-5159

## 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 November 30, 2009. One entry per member please!

- True  False White House Ornaments are now for sale at the credit union for \$20.
- True  False Ten \$1,500 scholarship winners were announced at the Annual Meeting.
- True  False MasterCard holiday gift cards are here! For \$1.50 you can have a gift that's just the right size, fit, and color!
- True  False RPEFCU is now on Facebook and Twitter!
- True  False The Jump Start Savings Loan is designed for members who want to borrow money for the holidays this year and start a Christmas Club for next year.

Name: \_\_\_\_\_

Member #: \_\_\_\_\_ Date : \_\_\_\_\_

SEND YOUR ENTRY TO:

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

## CU-Tips Quiz Winners From July

Marvin Bradley, Hardy, VA	Mary Rakes, Wirtz, VA
Irene Spangler, Floyd, VA	Roger Wilson, Woodlawn, VA

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