



November 2010

Roanoke Postal Employees' Federal Credit Union

www.rpefcu.org

540-342-3429 or 800-342-3429

# CUTips

## Jump Start Savings Loan

Ever heard of growing your savings account with a loan? It's a unique concept, but one that helps you get what you need today and save for tomorrow.

At some point, we can all use a little 'pick me up'. If your savings account needs a little boost, but you really need a loan for an expense now, then we can help!



### Here's how it works:

Bring us your savings up to \$2,000. We'll open a special Jump Start Savings account for you and deposit your savings into your new account. For example; let's say you have \$600. We hold your \$600 deposit and lend you \$900 (150%). You pay us back in equal installments over the next 12 months. If you're paid bi-weekly, your bi-weekly payment would be \$46.42. At the end of the twelve months, your loan will be paid off, your Jump Start Savings balance will be more than \$860, and you can now borrow up to \$1,290 (150%) or choose not to borrow and continue to save on your own.

### Here's how to qualify:

- \* Be a member in good standing with RPEFCU.
- \* Be on the job for at least one year.
- \* Have your direct deposit coming into your Roanoke Postal checking account.
- \* Have your Jump Start payment automatically deducted from your Roanoke Postal checking account.

## Hello, My Name Is...

Many of you do business over the phone, online, or in a different office. We thought you might like to put a face with a name. So, here we are...



Back Row: Jennifer Brady, Renee Walker, Marty Sutherland, Cornel Leslie, Robin Maddox, Becky Butler, Carrie Williams, Joe Porter, Donna Bowman, Toni Smith, Renee Ratliff, Beverly Reed, Erin Craighead, Amanda Perry, Karen Hinton, William Tawney, Penny Nichols, Karen Neathawk. Front Row: Michelle Bryant, Sharron Richards, Caroline Harrison, Amanda Gibson, Rose Hoback, Kym Sowder, Kristy Wiseman, Karen Boothe, Jeff Thompson.

## Click, Click, Click You're Approved.

Horraay for quick and easy! Now applying for a loan is so very quick and easy -- not to mention convenient!



Simply log on to [rpefcu.org](http://rpefcu.org), click on the burgundy colored button on the right menu that says "Apply for a Loan", fill out the short loan application, click Submit, and ta daaaa!

You'll get an email stating "Your loan application has been submitted for review. You will be

contacted within 24 hours regarding your loan decision."

Easy.

We're also working on automating the process further. Stay tuned for exciting news coming soon on instant decisions for online loan applications!

Just one more way we **simply** put more money in YOUR pocket!

## Where Can I Get Cash?



Did you know you can get cash at LOTS of places all around you...even when we're not? From getting cash back at the point-of-sale (POS) machine when you check out at the Post Office or store to all kinds

of ATMs on the *CU Here* and *Allpoint* networks--there are so many ways to get cash.

For a listing of Surcharge-Free ATMs near you, visit our CU web site at [rpefcu.org](http://rpefcu.org), click on the Services link on the top menu, then the ATM link on the left menu. You'll find ATM locators for *CU Here* and *Allpoint*. Here are a few newly added Kroger stores on the *Allpoint* network in our area....

- 7223 Williamson Road NW, Roanoke
- 1477 West Main Street, Salem
- 245 Arch Avenue, Waynesboro
- 7805 Timberlake Road, Lynchburg
- 1159 Emmet Street, Charlottesville
- 15069 Forest Road, Forest
- 80 Westlake Road, Hardy
- 614 Brandon Avenue, Roanoke
- 109 Lew Dewitt Boulevard, Waynesboro
- 422 Nelson Street, Lexington
- 9351 Altee Road, Mechanicsville
- 205 East Little Creek Road, Norfolk
- 5237 Providence Road, Virginia Beach
- 3330 Virginia Beach Boulevard, Virginia Beach
- 2720 Greensboro Road, Martinsville
- 2840 Linhorne Drive, Lynchburg
- 3970 Valley Gateway Boulevard, Roanoke
- 903 South Main Street, Farmville
- 4119 Boonsboro Road, Lynchburg

*We, again this year, had many applicants for the Alexander Scholarship. It is always difficult for our judges to select only 10 recipients - they are all so special! Each student selected will receive \$1,000 toward their higher education expenses. Congratulations to our 2010 Alexander Scholarship recipients!*



- Brandi Fields - Moneta, VA
- Ian Giles - Roanoke, VA
- Mavis Hodges - Callaway, VA
- Hope Irons - Madison Heights, VA
- Shannon Keener - Roanoke, VA
- Karyn Lovern - Collinsville, VA
- Stephanie Moody - Bedford, VA
- Alexandra Mycock - Roanoke, VA
- Austin Pender - Taylorsville, NC
- Jenna Shelton - Stuart, VA

## 60th Annual Meeting



*Pete Bain cuts the 60th Annual Meeting celebration cake.*



*Kids enjoyed getting a tattoo or two, racing through an obstacle course, surfing, bouncing in the moonwalk, caricatures, and more!*



*Congratulations to Blake Davis, our youth grand prize winner!*



*Keith Moore presents our grand prize winner, Ed Wells Jr, with a check representing a \$300 deposit to Ed's account. Congratulations!*



*Volunteers help make our event successful. Thanks to all these who guided our members through the voting process.*



*Registration and goodies for everyone!*



## Board of Directors Election Results



*Congratulations to our newly elected Board members!*

*Pat McDaniel*



*Kevin Benson*



*Charlene Yeagley*



## HOLIDAY CLOSINGS

CU Offices will be closed in observance of the following holidays...

**Thanksgiving**  
November 25, 2010

**Martin Luther King, Jr. Day**  
January 17, 2011

**Presidents' Day**  
February 21, 2011



# Jeff's Message

We can say it's because our economy is bad, we can blame it on bad luck, sometimes it is a string of poor choices, we get thrown a curve, life happens,

the unexpected happens,....whatever the reason(s), sometimes we find ourselves in less than desirable financial condition.

The good news is, you belong to a credit union that has YOUR best interest at heart. If you need to get back on track or build some good credit, please speak with one of our Financial Services Officers (FSOs). We will take a look at your financial 'picture' and recommend some steps to get you on a better financial path.

If a loan is needed, we've designed a loan just for you. It's called a Credit Rebuilder loan. This loan will help you get what you need today and rebuild your credit at the same time. A better credit score will mean a better loan rate later when you need to borrow again. Step by step you'll be moving toward a brighter future.

That's our hope for each and every member, to see you and your family living out your dreams for generations to come! We're blessed to be a part of your life's story!

Jeff

## Online Transfer Between Accounts

Members can "trust" their accounts so all accounts can be viewed online from one login. You can even transfer between the accounts. For example, if you have more than one member number, like 987653 and 876543, you can ask a Financial Services Officer to "trust" the accounts. Then you can see all account information on both accounts, and transfer back and forth, with one MyCU login. Just another way we make it convenient for you to take care of business.



## White House Ornaments

Each year we offer the notorious White House Ornaments as a VACUPAC fundraiser. This year's ornament celebrates the President McKinley years, 1897-1901, and 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!

## All For A Good Cause

Wow! We already knew our members have big hearts, but you prove it again and again. The silent auction held at this year's Annual Meeting raised \$2,572.54 for Cure Kids Cancer. Cure Kids Cancer is a Children's Miracle Network initiative designed to raise funds and awareness for 170 local pediatric programs. What an incredible gift for those kids! Thank you!



## Wish I Had Someone To Talk To

We're on Facebook, but we would like to make it more interactive with our FB friends. Please post a comment and tell us how we should be using FB, what services you'd like to see, what you like, what you don't like, anything....we love to talk with our friends! :)

## Privacy Notice

Roanoke Postal Employees' FCU is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with your credit union.

As a member of RPEFCU, you also have a responsibility to safeguard your financial information. To ensure that you can rely upon the quality of products and services we make available, your credit union stands behind the following privacy policy. Information We Collect - We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
- Information about your account, account transactions with us, our affiliates or others, such as balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer reporting agency, including your creditworthiness and credit history.

Information We Disclose - We do not disclose any non-public personal information about our members or former members to affiliates or non-affiliated third parties except as permitted or required by law.

Our Security Measures - We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

You May Opt Out - If you prefer that we not disclose non-public personal information about you to affiliates or non-affiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted or required by law). Non-member joint account holders, co-borrowers and guarantors may also exercise this right to opt out. For joint account holders, we will treat an opt out request as applying to everyone listed on the account unless you direct us otherwise. If you wish to opt out of such disclosures, please visit any RPEFCU office or [rpefcu.org/PrivacyPolicy.htm](http://rpefcu.org/PrivacyPolicy.htm) for an Opt Out form to complete and return.

# CU Info

## 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 PO)

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

## 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

## Online

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

## Hours

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

## Hours

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

## 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 December 17, 2010. 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 You can apply online now for loans! A processing fee of \$5 applies and you will get a decision in 48 hours.
- True  False Allpoint ATM network has added several Kroger stores in our area to their surcharge-free network.
- True  False The Jump Start Loan is designed for members who need to borrow money, but would also like to begin boosting their savings dollars.

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

Lauren Crowder - Roanoke, VA    Brenda Cifuentes - Roanoke, VA  
Brady Poindexter - Roanoke, VA    Mia Fittz - Roanoke, VA

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

