



Roanoke Postal Employees'  
Federal Credit Union



May 2011

www.rpefcu.org  
facebook.com/rpefcu  
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540-342-3429 or 800-342-3429

# CUT-TIPS



Money for today, savings for tomorrow.

## Jump Start 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 or tax refund 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.

Turn it around with a couple easy steps:

An Honest Evaluation Of Your Debt  
List any and all debts your currently have.

Debt	Lender	Interest Rate	Monthly Payment	Balance

Debt to consider: credit, retail, and gas cards; personal/auto, home equity, and student loans; hospital debt; rent-to-own agreements; etc.

For auto loans, be sure to include year, make, model, and mileage.

Give this information to a RPEFCU Financial Services Officer to evaluate for saving opportunities.

### \$50 or Lower Monthly Payment/Rate

Ask us how we can lower your total monthly payment or rate; if we can't, we'll give you \$50. Limited time offer. Certain restrictions and membership eligibility apply.

Apply online - [www.rpefcu.org](http://www.rpefcu.org)

## New Oak Grove Office

Our Cave Spring office will soon be relocating to our new building at 2121 Electric Road in Roanoke. Here are some important dates to remember:

June 13      Open For Business  
August 4      Grand Opening Celebration

See Jeff's note for more details!



## Jeff shares news about Oak Grove

You've probably heard by now that we'll soon be opening our new branch in the Oak Grove area.

Many of you have enjoyed visiting our Cave Spring Corners location for your credit union business. While this location has served us well the last few years, we're excited about our new **full-service** office allowing us to have a more innovative facility and additional space for some of our administrative operations. Additionally, the new location will provide a **drive-thru lane** including a **drive-up ATM**.

Our new office (being remodeled in the photo to the left) is at 2121 Electric Road, Roanoke - just a hop, skip, and a jump from Oak Grove Plaza.

Please join us as we celebrate this **branch opening!** Here's a tentative schedule of our grand opening events:

June 13      Come visit! Our new office will be open for business! Test out our new "pod" - not sure what that is? - come see on June 13th.

August 4      Grand Opening Celebration  
  
Ribbon Cutting, 3 pm

Special treats for members

Extended hours - we'll be open on this special day until 6:30 pm!

Hope to see you there!

Jeff

## Fuel Saving Tips

from Department of Energy  
[www.fueleconomy.gov](http://www.fueleconomy.gov)



1. Avoid aggressive driving (speeding, rapid acceleration and braking)
2. Gas mileage tends to rapidly decrease above 60 mph - for every 5 mph over 60, you're spending about 24 cents more per gallon.
3. Remove excess weight in the car
4. Group errands into nearby locations to avoid unnecessary trips around town
5. Use cruise control and overdrive gears - avoid excessive idling
6. Proper tire inflation can improve gas mileage by more than 3%
7. Keeping your engine tuned can improve gas mileage by 4%

Find more tips and info at the web site above. Here's a couple of our own...

1. Consider trading in your gas guzzler for a more fuel efficient car.
2. Save BIG on your auto loan with RPEFCU auto loan rates as low as 3% APR for qualified borrowers.

## Scholarships

Alexander Scholarship applications are available in each CU lobby, as well as online at [www.rpefcu.org](http://www.rpefcu.org). Applications and supporting documents must be returned, or postmarked, no later than August 13, 2011. Each year we award 10 \$1,000 scholarships to members seeking higher education. You do not necessarily have to be a graduating senior. See application for details and full eligibility requirements.

## Easy Loans

Hooraaay 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 daaaaah! 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.

## 2011 Holidays

Our credit union will be closed for...

May 30      Memorial Day  
July 4      Independence Day  
September 5      Labor Day  
October 10      Columbus Day  
November 11      Veterans Day  
November 24      Thanksgiving Day  
December 26      Christmas

# MOBILE MONEY AND MORE

Great news for MyCU users! New features are now available. The two biggest being mobile and MasterCard. Check out some of the new features like:

- Smart phone users will now automatically be directed to a mobile version of MyCU. This version will fit nicely on the mobile phone display and the response time is incredibly fast. You can now get your RPEFCU account balance, transaction history, and transfer funds in a mobile friendly format. It's super easy to use and gives you access to account information anywhere you are via your smart phone!
- Members will now be able to transfer payments to their RPEFCU MasterCard using MyCU. This is available under the transfer option.
- Members can also view some limited information regarding their MasterCard using MyCU. This is information similar to what we have access to internally using Cruise. Check it out.

If you don't currently use MyCU online banking, now's the perfect time to sign up. Ask us today how you can get started!



If you've experienced a situation that negatively impacted your credit score, or simply need to build some good credit, we can help! We've created the Credit Rebuilder Loan to you get back on track and improve your credit score. We'd love to talk with you about your personal situation, but here's how it works in a nutshell:

**What you get:**

- \$1,000 deposited to your account
- 12 months to repay
- Low monthly payment of \$93 including payment protection\*
- Only \$90 interest paid over the life of the loan

**How to get it:**

- Be a member in good standing
- Have direct deposit or payroll deduction

- Complete a Score Enhancement Action Plan
- Have steady income, a RPEFCU checking account, & the loan payment automatically deducted

**What it can do for you:**

- Build a better credit score
- Increase your ability to borrow at lower interest rates in the future
- Help you meet your financial needs today & tomorrow

\* Payment based on 18% APR



**June 1 - 30, 2011**  
 Mon. - Fri. 9 a.m. - 7 p.m.  
 Sat. 9 a.m. - 3 p.m.

**\$250 Donated**  
 to your Local Children's  
 Miracle Network Hospital<sup>1</sup>

Upon used vehicle purchase from  
 Enterprise Car Sales



NEWPORT NEWS  
 947 J CLYDE MORRIS BLVD  
 757 596-4103

NORFOLK  
 7436 N. MILITARY HWY  
 757 583-7653

RICHMOND  
 8605 MIDLOTHIAN TPKE  
 804 330-0900

ROANOKE  
 4721 MELROSE AVE  
 540 986-0012

car sales  
 enterprise



Preview our great selection of late-model used vehicles at [cuauto deals.com](http://cuauto deals.com).

# CU Info

## Phone

Toll Free: 800-342-3429  
Local: 540-342-3429

## Mailing Address

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

## Main Office (Main PO)

419 Rutherford Ave.  
Roanoke, VA 24022-9100

## Cave Spring Office

4025 Brambleton Ave.  
Roanoke, VA 24018-3426

## Lynchburg Office (Main PO)

3300 Odd Fellows Rd.  
Lynchburg, VA 24506-9100

## 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

## Fax

540-345-0500

## Online & Email

www.rpefcu.org  
facebook.com/rpefcu  
rpefcu@rpefcu.org

## Hours

Mon. - Thurs.  
8:00 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. - Fri.  
8:30 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 June 15, 2011. One entry per member please!

- True  False Members can get \$50 by transferring a loan to RPEFCU.
- True  False Our new branch in the Oak Grove area of Roanoke will open June 13, 2011.
- True  False RPEFCU has auto rates as low as 3% APR for qualified borrowers.
- True  False You can now apply online for loans! Quick. Convenient. EASY!
- True  False June is Cars for Kids month - buy a car from Enterprise and help Childrens Miracle Network.

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 February

Kenneth Flowers - Vinton, VA Sharon Gustafson - Roanoke, VA  
Eloise LaReau - Dawsonville, GA Paul Oliver - Salem, VA



Visit our web site at [www.rpefcu.org](http://www.rpefcu.org) to sign up for news and special deals via email. It's another great way to get the latest information from your CU. Sign up today!

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