



Roanoke Postal Credit Union



Our Members. Our Strength. Our Future.

November 2011

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

CUT-TYPE



We want to Know

Do you like a print newsletter or do you prefer an online version? Is it too short or too long? Would you prefer to have shorter bits of info more often via Email, Facebook, Twitter, website, etc. instead of a printed newsletter?

We're looking at changing some things about how we communicate with members and want your ideas! How would you prefer to get news and info from RPCU? Should we change it up, and if so what should we change? We want to hear from YOU.

For parents of younger children, would you like more information and activities online updated more frequently or continue a quarterly newsletter?

Email us at rpefcu@rpefcu.org
 FB us @ [facebook.com/rpefcu](https://www.facebook.com/rpefcu)
 Tweet @ twitter.com/rpefcu
 Mail a note to:
 PO Box 12405
 Roanoke, VA 24025-2405

Respond and you could win \$200!

Each member who responds by December 2, 2011 will be entered into a drawing for \$200 cash! One entry per member.

DEBT FREE

IN JUST

2.5 YEARS

Pay us the same payment you are currently paying your credit card providers and you could be **totally out of credit card debt** in approximately **2.5 years**.

Name of Creditor	Limit	Balance	Payment/4%	Available
Discover	\$5,000	\$4,000	\$160	20%
Capital One	\$2,000	\$1,600	\$64	20%
MBNA	\$4,000	\$3,200	\$128	20%
CU	\$1,000	\$800	\$32	20%
Total	\$12,000	\$9600	\$384	20%

Note: The above assumes 12.95% APR, a loan amount of \$9,600 with payments of \$384 (4% balance) = approximately 30 months. Subject to approval based on Lending Guidelines.



Become debt free without increasing your current total payment. Talk to a Financial Services Officer today!





Beginning October 1st, credit card numbers on your statements will be masked so that only the last 4 digits of your card number appear. This means even more protection for you and your personal information. Whenever and wherever possible we work to secure sensitive information so you can have peace of mind knowing your personal information is safe and secure.

Holiday Closings

Our credit union will be closed in observance of the following holidays.

November 11	Veterans Day
November 24	Thanksgiving Day
December 26	Christmas
January 2	New Year's Day
January 16	Martin Luther King Jr Day
February 20	President's Day



No More Paper Saving Bonds

On December 31, 2011 financial institutions will no longer sell paper US Savings Bonds. You will not be able to order them via mail either.

Are my paper US savings bonds still valid?

Yes, your paper saving bonds are still valid and will continue to earn interest for 30 years from the issue date or until redeemed.

Can I still cash in my US savings bond at the CU?

Yes, you will still be able to cash in your US savings bonds at the credit union. We just won't be selling paper bonds any longer after December 31, 2011.

Can I still get a US Savings Bond after December 31st?

Yes. US savings bonds will still be available in electronic form, just not paper. You may purchase electronic savings bonds at www.treasurydirect.gov anytime. You will need to open a Treasury account, but it is free.

Are electronic bonds safe?

Yes. TreasuryDirect is a secure web-based system operated by the Bureau of Public Debt. Electronic savings bonds are secure and convenient to manage in a TreasuryDirect account. You will no longer have to worry about storing, misplacing, or losing savings bonds.

Can I still give savings bonds as gifts?

Yes. You will be able to purchase electronic savings bonds as gifts just as you have paper ones.

Can I convert my paper bonds to electronic bonds?

Yes. You may convert your EE and I savings bonds in your name alone and/or in your name with a co-owner or beneficiary (POD).

For more information, to open a TreasuryDirect account, buy electronic savings bonds, or convert your paper bonds, please visit www.treasurydirect.gov.



Annual Meeting Winners



Our Adult Grand Prize winner was Alice Price. Alice received \$300.00! Congratulations, Alice!



Jessica Davis was the lucky Child's Grand Prize Winner. She took home a 22 inch Vizio TV. Isn't she just a doll?

Thanks to all who joined us for the Annual Meeting! We hope you enjoyed the delicious food, friendly fellowship, enlightening news, and fun activities.

Newly Elected Board Members

Congratulations to the following on their election to the RPCU Board of Directors at the Annual Meeting held Sunday, October 2, 2011.



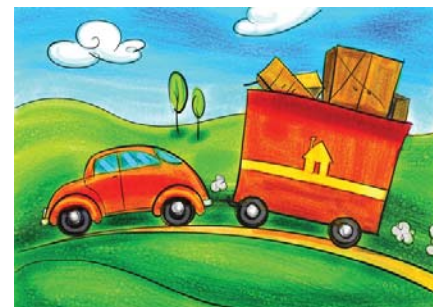
Janice Gray



Bonnie Giles



Paul English



Money Mondays November 14 6:30pm - 8:00pm Jefferson Center
Understanding and Improving Your Credit Score
 To register email us at RSVP@moneymondays.net or call 540-378-8939



Fee Free and Debt Free

Cost for you to use
your RPCU debit card:

FREE!

Cost to you for a
RPCU checking account:

FREE!

Cost to you for
online banking:

FREE!

I'm sure you've been just as surprised as we have that the big banks are beginning to charge for use of their debit cards. While it's been common practice for big banks to charge lots of fees, we continue to be amazed at just how ridiculous some of their fees can be.

While big banks are charging you for everything they can, we're looking for ways to help members build a stronger financial future. Why? Simple. If it's good for you, then it's good for us. We weigh all our decisions on what benefits the members. That's a financial cooperative at work for YOU. When we say *Our Members. Our Strength. Our Future.*, we mean it.

So check out the many free services YOUR credit union has to offer. We'll even help you figure out how to become credit card debt free in about 2.5 years! We'll help you find ways to consolidate debt so that your total payment remains about the same, but you're getting more 'bang for your buck' and paying down your debt quicker. Read the article on the front of this newsletter and then speak with a Financial Services Officer to see how we could help you be debt free.

We're here to serve you and we appreciate your continued business!

\$1,200 To TAP

Thank you to everyone who participated in this year's Annual Meeting silent auction. With your generous contributions, we were able to raise \$1,200 for TAP.

TAP, Total Action Against Poverty, is a non-profit community action agency helping citizens of 11 cities and counties throughout SW Virginia to escape poverty and become self-sufficient. Find out more about TAP, and how you can help, at www.tapintohope.org.



Holidays Need A Little More Evergreen?

There are lots of great gift ideas that won't break your piggy bank like homemade treats, crafts, or coupons for services such as mowing a yard or doing the dishes.

However, if you are short on dough for the bigger ticket items on your list, talk to a Financial Services

Officer today and we'll see if we can put a little more jingle in your holidays!

Moving? Got A New Email Address? New Phone #?

If you have changed your name, address, home phone, cell phone, email, etc., we need to know. Please share your new information with us so that we can continue to provide you with important account information and exciting news about your CU.

If you have not been receiving our emails, please visit www.rpefcu.org to sign up today! We'll send you announcements, news, and promotional information so that you can take immediate advantage of all the great benefits your CU has to offer.

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 24022-9101

Oak Grove Office & Drive-Up Teller

2121 Electric Road
Roanoke, VA 24018-1920

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
rpefcu@rpefcu.org
facebook.com/rpefcu
twitter.com/rpefcu

Hours

Mon. - Thurs.
8:00 am - 5:00 pm
Friday
8:00 am - 5:30 pm

Hours

Mon. - Thurs.
8:00 am - 5:00 pm
Friday
8:00 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 December 16, 2011. One entry per member please!

- True False By consolidating your credit card debt and making one payment to RPCU, you could be debt free in 2.5 years.
- True False Newsletters will now be sent out only 2 times a year.
- True False RPCU charges \$10 for you to use your debit card, & \$15 for a checking account.
- True False Paper Savings Bonds are no longer available and cannot be redeemed.
- True False Money Mondays is November 14th and will cover how to improve your credit score.

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 August

Lucy Hill - Troutville, VA
Maurice Mayo - Birmingham, AL
Lora Shumate - Galax, VA
Carl Vanover - Roanoke, VA



Visit our web site at 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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