

My Notes

Roanoke Postal Employees' Federal Credit Union
www.rpefcu.org • 540-342-3429 or 800-342-3429

November 2010

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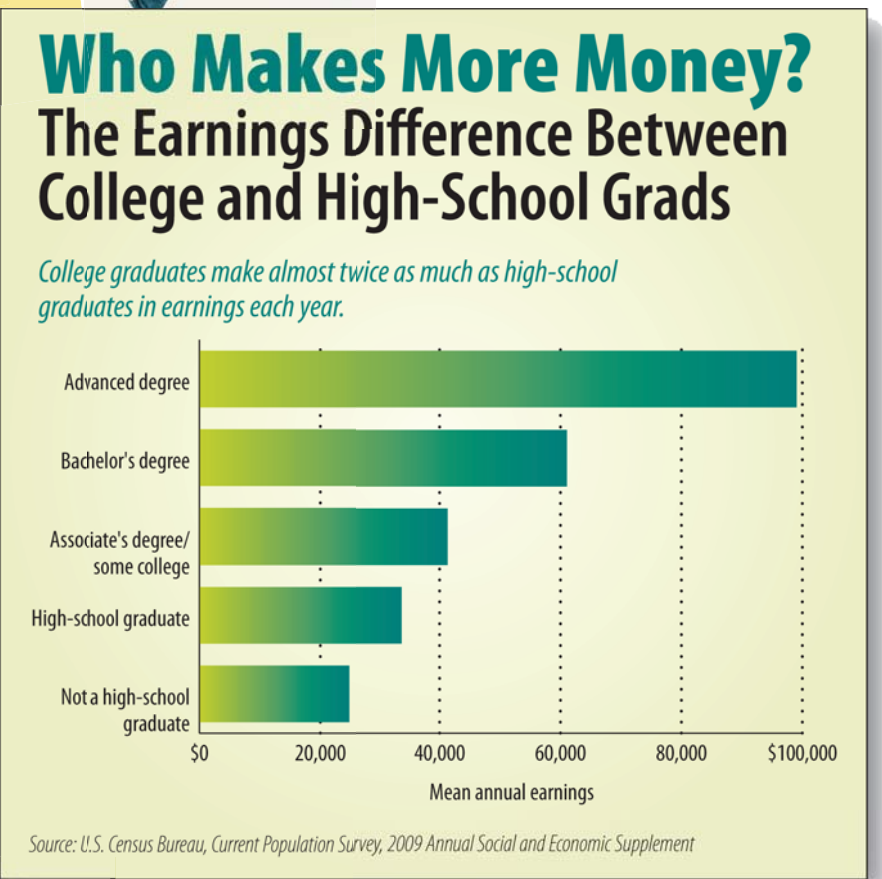
We, again this year, had many applicants for the Alexander Scholarship. It is always difficult for our judges to select only 10 recipients - they are all so special! Each student selected will receive \$1,000 toward their higher education expenses. Congratulations to our 2010 Alexander Scholarship recipients!



- 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



GO TO THE MOVIES FOR LESS \$\$!
We sell discount movie tickets to Carmike and Regal theaters (which pretty much gets you into all your local theaters). You can even use them at ANY Regal or Carmike theater....so take some along when you travel! Check out rpefcu.org under the Services tab for more info!



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



You're In Business!
Thought about owning your own business? You may have advantages you haven't thought about, and details you haven't. Here are a few things to think about...

- Financial support** - if you live at home you'll have fewer expenses so your money can go toward your business. If you need a loan, talk to one of our FSOs (Financial Services Officers).
- Referral Sources** - you are likely to have emotional support from friends and family including referrals for new customers.
- Risk** - often younger people are more comfortable with taking risks, which could pay off - you tend to stay focused on the positives.
- Publicity** - young people often make headlines for their accomplishments...this could be great free advertising.
- Other Things To Consider:**
 - Supplies needed to operate - what are the essentials and how much will that cost?
 - Where will new business come from - how will you promote your business?
 - Business license, business account, taxes, zoning, registering your business name with the County or City, securing a domain name for a web site, and determining the type of business you should be (sole proprietor, limited liability company, partnership, etc.)



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, 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

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, 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. Plus 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!

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!



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! :)

Congrats,
Tyler!



MyCU

Q: Can I download my account info into Quicken?

A: Yes! When you log in to MyCU you'll see a "Download to Quicken" link on the Account Summary page next to your account balances.



Tyler Carter is this quarter's winner of 4 movie tickets. Members age 22 & younger who increase their account balance by \$50 or more during the quarter are automatically entered.

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