



9.9%
APR

Because life should be rewarding!

While you are busy taking care of your life, ScoreCard® is taking care of you!

For every qualifying purchase made using your credit card, you can earn valuable bonus points that may be redeemed for brand-name merchandise and exciting travel rewards.

For credit transactions
Earn 1 point for every \$1 spent!



You'll be amazed at how fast points add up!

2.99% APR =
Joy Ride!

RTFCU has lower auto loan rates and we're more competitive than ever!

So if you haven't compared our rates in a while, you may be surprised at the money you can save financing through the credit union.

New and used, 5 year term. Special rate for longer terms. Call for details.

**Including
Titled Cars, Trucks,
Motorcycles,
Boats &
Motor Homes!**



RTFCU Loan Rates

Loan Purpose	Term	Rate*	Loan Purpose	Term	Rate*
New & Used Vehicles (Includes Titled Motorcycles Motor Homes & Boats)	Up to 5 years	2.99%	Home Improvement	1-5 years	8.40%
	6 yr term	3.49%	Home Equity	Call for details	As low as 4.0%
Recreational Vehicles (Includes <u>Non-Titled</u> ATVs, Camping Trailers, Snowmobiles, Jet Skis and Boats-New & Used)	Up to 5 years	7.90%	1 Year Personal Loan	Some restrictions apply	5.65%
			Personal Loans	1-5 years	9.10%
			Shared Secured	2.65% over last dividend rate	
			VISA Credit Card		9.90%

* APR-Annual percentage rate. Rates subject to change. RTFCU may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Mortgage rates
are at historic lows!**

Summer 2011

**First
Mortgages
are now available!**

Today's mortgage environment can be very confusing. Our Loan Specialist's are trained to find the best mortgage solution to fit your needs.

Each member has a unique financial situation and we will strive to provide options that help you meet your goals.

- Programs available include...*
- Conventional Mortgages
 - FHA Loans
 - VA Loans
 - USDA
 - 25% Down Investor Loans
 - Reverse Mortgages



*For details call
**Jessica at
336-7810
ext 224***

**Fixed rate terms of
30, 20 and 15 years,
for both purchase
and refinance
transactions,
are now available!**

924 Turin St, Rome, NY 13440 | Email: general@rtfcu.com
Phone: (315) 336-7810 | Toll-Free 1-877-336-7810 | Fax: (315) 336-0893



You can belong!

*Summer Fun
Savings!*

Enchanted
Forest Water
Safari Ticket
Only \$22

Save
\$5.95
per ticket!

Great Escape
Ticket
Only \$28

Save
\$17.99
per ticket!

**Special ticket prices
for members!**
Available while supplies last.



www.rtfcu.com



**We are on
facebook!**

Search for: **RT Federal Credit Union**

Like us and be our fan to keep up with events, reminders and announcements!



VISA® Gift Cards

Ranging from \$10 to \$500 are now available at RTFCU!

Use anywhere VISA® is accepted



Summer 2011

You can belong!

Make the most of your home...

with a RTFCU

Home Equity Loan

Home Equity "Umbrella Line of Credit"

Includes one line of credit loan with floating rate, with up to three additional loans possible with a fixed rate, and allows conversion from variable rate to a locked-in fixed rate!

Loan-to-value 80%.

Standard Home Equity Loan

100% loan-to-value, competitive fixed rate. Some restrictions apply.

Rates as low as

4.0%
APR

For both types of Home Equity Loans, RTFCU will pay all closing costs

Some exceptions apply. Consult with your tax advisor regarding tax deductibility of home equity loans.



NEWS OF NOTE...

William Monahan

is our scholarship winner this year. William won three scholarships from his submission in January.

William won the Utica-Rome Chapter scholarship, the RT Federal Credit Union Scholarship and he was also one of the state-wide scholarship winners from the Credit Union Association of New York. He was awarded these scholarships, May 19th at Hart's Hill Inn during the Utica-Rome Chapter Meeting.

He currently attends RFA and will be graduating this year as their Salutatorian. William will be attending RPI in the fall to study Physics.

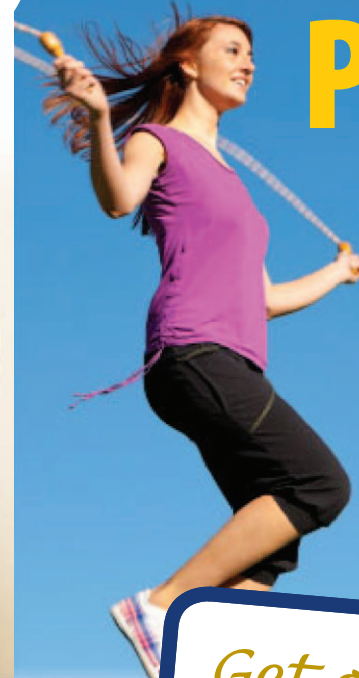
Congratulations!



William receiving his award at the Utica-Rome Chapter Dinner

Pictured (L-R): Larry Hitchcock, CEO, William Monahan and John Deecher, Chapter President

Summer Skip-a-Payment



Skip the summer payment(s) on your credit union loans. Just that easy, you'll have the extra money you need for a vacation or other expenses!

Applying is easy...

Call Joyce at 336-7810, ext 227

Some restrictions & fees apply

Get organized!

Shred-It Day

Bring your paper items

Thursday, July 21st

3:30-4:30pm

to our parking lot and watch as we shred-it!

Limit of 10 boxes, paper clips and staples are OK

NO COST FOR MEMBERS!



We proudly serve Employees and Students of Adirondack, Camden, Holland Patent, Madison, Rome Catholic, Rome City, South Lewis & Westmoreland Schools as well as their families and Employees of Madison-Oneida BOCES & NYSSD as well as their families

Office & Drive-thru Hours: Mon-Fri 9am-5pm

Drive-up ATM: 24 hrs/day, No Surcharge

Holiday Schedule Offices Closed:
Labor Day - Monday, Sept 5th

General Contact Info:

Telephone: (315) 336-7810

Toll-Free: 1-877-336-7810

Fax: (315) 336-0893

Email: general@rtfcu.com

Send confidential mail to:
Supervisory Committee
Rome Teachers Federal Credit Union
PO Box 4678
Rome, NY 13442

To report a lost or stolen
VISA® Debit Card
or Credit Card:
1-800-543-5073

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