

Recently, we have made some changes to our phone system. While our main number has remained the same, the options available and staff extension numbers have changed. Please listen carefully when you contact the branch so that your call is directed appropriately. Thank you!



in this issue >>>

- The Credit Union Difference*
- Start The Year On The Right Foot*
- Welcoming Canastota Schools*
- EMV Chip Cards*
- FREE Shred Day*
- Annual Membership Meeting*



chip cards cont'd. from pg. 3 >>>

- Other countries likely will stop accepting mag stripe cards after a certain date. You'll need an EMV card when traveling abroad, and international travelers in the U.S. will have the additional protection against counterfeit that EMV cards afford.
- It's possible that some merchants and card issuers may choose not to convert and will continue to use mag stripe technology for a time. Your card still will work at the checkout and consumers will continue to be protected from fraud liability.

Looking for Help with College Tuition?

Apply for a RTFCU College Scholarship for the opportunity to win up to three scholarships with one application.

Pick up a Scholarship Application Now!
Deadline is January 25th 2016

coming soon >>>

In The Next Issue

- Youth Financial Awareness*
- Budgeting Tips*
- Member Survey*

Rome Teachers Federal Credit Union—Quarterly Newsletter January 2016

XtraCredit

current topics >>>

Start The Year On The Right Foot

Whether your holiday expenses were more than you anticipated or you have upcoming tax expenses you are not prepared for, we are here to help.

With flexible terms and low rates, our personal loans may be just what you need to get back on track. If you need more, a home equity loan or line of credit may be a better option for you.

Check out our rates on the back page and call us with any questions.

Apply today online @ www.rtfcu.com

The Credit Union Difference

"People Helping People"

Credit unions are not-for-profit, member-owned cooperatives that share a common set of business principles and values: Volunteer leadership. Democratic control. Autonomy and independence. Member education. And concern for community.

When you walk into our lobby, or call a member service representative, what makes Rome Teachers Federal Credit Union different from a bank isn't immediately apparent. The two financial institutions may offer similar products and services. But the similarities stop there. Crucial differences exist--in ownership, in cost of borrowing money, and in use of services.

You own your credit union. Credit unions are member-owned nonprofit financial cooperatives dedicated to improving members' lives. Banks are owned by their stockholders and make money for their stockholders, not for customers.

Credit unions are the only democratically controlled financial institutions in the United States. You and other members elect a volunteer board of directors to oversee the credit union. Bank directors, however, are paid

and legally bound to make decisions that benefit stockholders, not customers.

Credit unions price loans, pay interest on funds you've deposited, and charge fees to provide you with high-quality, low-cost services. Banks price products and services to make a profit.

Credit unions have a social purpose of "people helping people." They exist to help people. In 2015, that is why we began opening student-run credit unions to empower "students helping students" to increase financial awareness among our youth.

Because you're an owner of Rome Teachers Federal Credit Union, you have a say in how we do business. Let us know how you think we're doing, and what services you want at your credit union.

**Unique Structure
Valuable Benefits
And
Powerful Community
Investment**

CHECK OUT OUR LOAN RATES!

Loan Purpose	Terms	Annual Percentage Rate
<u>New & Used Vehicles & Titled Rec Vehicles</u>	Up to 60 Months*	As low as 2.49%
<u>New & Used Non-Titled Recreational Vehicles</u>	Up to 24 Months*	As low as 4.15%
<u>Unsecured</u> —Including Personal & Home Improvement Loans	Up to 24 Months*	As low as 4.15%
<u>Share Secured</u>	Up to 60 Months	2.65% over dividend rate of shares pledged
<u>Home Equity Fixed Loans</u> —up to 90% LTV, no upfront closing costs**	Up to 180 Months	As low as 3.49%
<u>Home Equity Line of Credit</u> —up to 80% LTV, no upfront closing costs**	Up to 180 Months	As low as 4.00%
<u>VISA Classic Rewards Card</u>		9.90%

Membership eligibility is required. Applications are subject to credit approval. Loan rates and terms are determined by overall credit history and are subject to change without notice. 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. Consult with your tax advisor regarding tax deductibility of home equity loans.

*Longer terms available, call for rates.

**Some exceptions may apply.



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Federally Insured by NCUA



Annual Membership Meeting: Monday, January 25, 2016; 5:00PM; 924 Turin St., Rome, NY

Welcome Canastota Schools Employees, Students, and Retirees

The employees, students, and retirees of our local school communities are the most important factor at the credit union. Stop by or call today and we'll help you with all your financial needs.



RTFCU Mission Statement

A not-for-profit, member-owned financial institution dedicated to providing highly personal service to the employees, students and families within our local school communities.

Reasons To Choose Your Credit Union

Trust

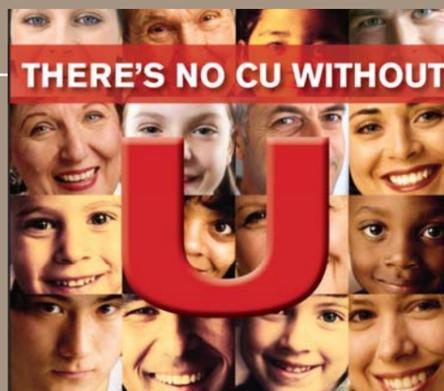
Surveys repeatedly show that credit unions are the most trusted type of financial institution.

Convenience

We offer a complete array of products and services that will make your life easier.

Low Interest Rates

Credit card and loan rates are lower when compared to big banks.



Canastota Student-Run Branch Opening Soon!

Join your credit union today and you will have the ability to bank where you work while helping students gain real world experience to develop career skills and financial awareness.

dates to remember >>>

Our Annual Meeting—A Meeting With a Difference

Monday, January 25, 2016; 5:00PM;
924 Turin St., Rome, NY

Rome Teachers Federal Credit Union invites every member to attend our—your—annual meeting. Why? Because all members are equal owners of the credit union.

Rome Teachers Federal Credit Union's annual meeting is democracy in action. It's an occasion for management and elected officials to report to you, our owners. And, it's an opportunity for you to raise concerns and ask questions.

When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution.

And when you attend the RTFCU annual meeting, chances are you'll leave with a better understanding of its purpose and goals, and be better prepared to face today's many financial challenges.



FREE Shred Day!

Why make it easy for thieves to get their hands on your sensitive information? Thwart dumpster divers by shredding papers containing confidential information --particularly Social Security numbers, credit card offers, and statements. It only takes seconds to shred, but months or even years to clear your record once scammers set up fraudulent accounts in your name.

Thursday, January 21, 2016
3:30-4:30 PM
RTFCU Parking Lot

Chip Cards Help Cut Credit Card Fraud

Chip cards are the new security standard worldwide, and we're proud to offer them to our members.

MEET YOUR NEW CHIP CARD.



SAME AS YOUR OLD CARD

ONLY SAFER

The new credit card you'll be receiving from Rome Teachers Federal Credit Union looks a little different than the one you currently are using. You'll notice a small "chip" embedded in the plastic. Old cards that don't have the chip use a magnetic strip on the back to permanently store your financial information, making it an easy target for data thieves. Forty-seven percent of the world's credit card fraud occurs in the U.S. As more consumers use the new chip cards this percentage should decrease.

The chip in an EMV (Europay, MasterCard, and Visa) card creates a unique transaction code that can't be used again. So if a hacker should steal the chip information from a transaction, it would be useless because the transaction code is only valid for a single use.

Here's what you need to know about the new cards, according to the consumer engagement editors at the Credit Union National Association:

- The new cards work exactly the same, but now they come with an integrated microchip that helps protect your financial information at chip-enabled terminals.
- Chip cards are the new security standard worldwide.
- The transaction process will be slightly different. You'll insert your EMV card in a POS terminal, wait for it to be authorized, and remove it. You'll either sign a sales draft or key in your PIN to complete the transaction.

chip cards cont'd. on pg. 4 >>>

ask the professionals >>>

Q: Credit or Debit?

A: Save your PIN for ATM use and say "credit" when you're at the mall or grocery store.

By choosing "debit" and entering a PIN (personal identification number), your transaction is treated as an ATM transaction. Instead, when you're making retail purchases with your debit card, choose "credit." The funds still come out of your share draft/checking account but includes the VISA zero liability protection when you sign.



Thank You! ... To All Members Who Donated Toys To Support Our Annual Toy Drive To Benefit The Rome Rescue Mission.

Office & Drive-Thru Hours

Monday–Friday 9am–5pm
Saturday 9am–12 Noon
Drive-up ATM: 24 hrs/day

Holiday Closings

January 18—Martin Luther King Day
February 15—President's Day

To Report a Lost or Stolen Card

VISA Credit Card 1-800-325-3678
VISA Debit Card 1-800-453-4270

Inclement Weather

There may be times when inclement weather prompts closure of the credit union office. In the event of inclement weather, please call the office before you set out to conduct a transaction.

We offer a full array of convenient products and services to keep your winter travel to our office at a minimum. Sign up today for direct deposit, a VISA debit card, and online banking. If you have any questions on these and other products and services please be sure to contact us.