

Welcome Guide

Important Information Regarding the Merger of
**Waltham Municipal Employees
Credit Union**
with
RTN Federal Credit Union

as of February 1, 2020

Please retain for your reference.



Contents

**Message from Richard Wright,
RTN FCU Treasurer and CEO** **1**

About Your New Credit Union **2**

Transition/Interim Period **3**

Merger Timeline and Branch Access **4**

Access to Your WMECU Account(s) **5**

Branch Location and Hours **6**

Share Insurance Protection **7**

RTN Products & Services **8**

**Immediate Access to Real Estate,
Insurance and Financial Planning
Services** **Inside
Back
Cover**

A Message from Richard Wright, Treasurer and CEO

On behalf of the RTN Board of Directors, management and staff, it is my great pleasure to welcome you as a new member of RTN Federal Credit Union. We look forward to providing you with the superior service you received with your Waltham Municipal Employees Credit Union (WMECU) membership.

While your RTN membership is effective February 1, 2020 your account information will not be integrated with the RTN computer systems until May 1, 2020. The material included in this guide is intended to answer some of your questions and help you navigate successfully during this interim period. Please contact Member Services at 781-736-9900 or visit our branch at 600 Main St., Waltham opposite City Hall for assistance on any questions you have regarding your account.

I want to acknowledge the hard work and leadership that went into building Waltham Municipal Employees Credit Union through the years and the significant contribution these efforts represent to our ongoing operations. We value your continued participation and strive to keep your trust and confidence for many years to come.

We hope you agree that there is no better time than now to be a member of RTN Federal Credit Union.

Sincerely,

Richard E. Wright

Richard E. Wright
Treasurer and CEO
RTN Federal Credit Union

About Your New Credit Union

RTN Federal Credit Union has been dedicated to its philosophy of providing members with high quality financial products and personal service since our founding 75 years ago in 1945. With nearly 45,000 members, RTN is a full-service credit union that can help you and your family save money and establish financial security.

The proud history of Waltham Municipal Employees Credit Union goes back to 1949 when it was founded by employees of the City of Waltham. The combined forces of RTN Federal Credit Union and Waltham Municipal Employees Credit Union will bring greater value to members.

The merger of our two credit unions creates a financially strong institution with the ability to provide you with access to more products and services. We are excited to offer members increased branch access and overall convenience coupled with the same individualized attention members have come to expect from Waltham Municipal Employees Credit Union.

Look for *Merger Matters* updates on rtn.org during the next few months.

From February 3 through February 29, 2020, you may continue to conduct business at the 177 Lexington St. location as you have in the past. You also may visit the RTN branch at 600 Main St., Waltham, where a dedicated teller will be able to help you with your transactions.

Starting on March 2, the **RTN branch at 600 Main St. opposite City Hall will be the only available office** to conduct your business. The dedicated teller will be available Monday through Saturday to serve you during this transition period.

On May 1, 2020, your WMECU account information will have been integrated with RTN FCU's computer systems. You will then be able to conduct business at all RTN branches.

Transition/Interim Period

All Waltham Municipal Employees Credit Union accounts, assets and obligations have been transferred to RTN Federal Credit Union as of February 1, 2020. While you will become an RTN Federal Credit Union member on February 1, your Waltham Municipal Employees Credit Union account information will not be transferred to RTN's system until the expected consolidation date of April 30, 2020 after the close of business.

Staff and leadership are committed to a seamless transition so that members can conduct business as usual. During this interim period, we will provide regular updates as service delivery methods evolve. You will receive additional information as the computer consolidation date draws near.

The terms and conditions in place on your savings account remain constant as of February 1, 2020. The rates on all loan relationships remain in place for the entire time the loan is in repayment mode.

When the computer consolidation takes place, you will be introduced to RTN's online services including our website (rtn.org), Mobile and Online Banking and remote check deposit capabilities for smartphones and tablets.

Merger Timeline and Branch Access

February 1, 2020 Waltham Municipal Employees Credit Union members become RTN Federal Credit Union members

February 3 to February 29, 2020 Former Waltham Municipal Employees CU members may continue to conduct business at the 177 Lexington St., Waltham location

Additionally, a dedicated teller will be available in the RTN branch at 600 Main St., Waltham to serve former WMECU members

March 2 to April 30, 2020 Former Waltham Municipal Employees CU members will conduct business only at the 600 Main St., Waltham branch

March 2020 Former Waltham Municipal Employees CU members will receive updated disclosures and information about the system consolidation

April 30, 2020
(after the close of business) Former Waltham Municipal Employees Credit Union's computer records will be consolidated with RTN's

May 1, 2020
(at the opening of business) All RTN branches are available to the former members of Waltham Municipal Employees Credit Union

Access to Your WMECU Account(s)

Please continue to access and manage your WMECU account(s) as you have in the past until February 28, 2020.

- **Savings accounts** — There are no changes in the terms and conditions to your share savings account. The annual percentage yield (APY) is unchanged.
- **Loan accounts** — All loan account terms, conditions and minimum monthly payments remain the same. If you have automatic payment or payroll deduction arrangements in place, they will continue after January 31.
- **Automatic Deposits** — All existing payroll and retirement deposits will continue with no change.

While we work toward integrating your accounts, you are welcome to take advantage of the great products, rates and benefits we offer all members including:

- **Checking, certificate and retirement accounts** — Stop by our branch at 600 Main St., Waltham for detailed information and to open new checking and savings accounts.
- **Vehicle loans, personal loans and credit cards** — All RTN consumer loan products are available to former WMECU members. Visit rtn.org to apply for a vehicle, personal loan and/or a VISA credit card. You also may stop by our 600 Main St., Waltham office for more information and/ or apply for your loan.
- **Mortgage, home equity line of credit and fixed-rate home equity loans** — All RTN home loans are available to former WMECU members. Visit rtn.org to apply for a mortgage, home equity line of credit and fixed-rate home equity loan. You also may visit our 600 Main St., Waltham location for more information and to apply for your loan.
- **Business loans** — RTN offers many loan options to help small businesses finance their short- and long-term financial needs for working capital, equipment and inventory purchases as well as commercial real estate financing. Contact Timothy Brown, Commercial Loan Services Manager, at 781-727-7286 for details.

Branch Location and Hours

You may continue to visit the 177 Lexington St. branch to conduct business as you presently do through the month of February 2020.

Additionally, from February 3 to April 30, you also may visit the dedicated teller at RTN's main branch located at 600 Main St., Waltham. This branch is open six days per week as follows:

Monday to Wednesday	8:00 am to 4:00 pm
Thursday	8:00 am to 5:00 pm
Friday	8:00 am to 4:00 pm
Saturday	8:30 am to 12:00 noon

After the computer systems are consolidated, you will be able to access the entire RTN branch network. You will receive details on all branch locations as we move closer to the computer systems consolidation date.

The phone number — 781-899-0506 — remains the same for the 177 Lexington Street branch through February 28.

Share Insurance Protection

All share savings funds continue to be federally insured to at least \$250,000 per account by the National Credit Union Administration (NCUA), a U.S. Government Agency.

All funds in excess of NCUA-insured limits continue to be fully insured by the Massachusetts Credit Union Share Insurance Corporation (MSIC). This change is automatic; you do not have to take any action.

If you currently have share accounts at both Waltham Municipal Employees CU and RTN FCU, your insurance coverage may change effective February 1, 2020.

If you have questions about your share insurance coverage, please contact Joseph Connors, Vice President, Marketing (617-278-5644 or jconnors@rtn.org) or Paula Kerwin, Senior Marketing Specialist (617-278-5620 or pkerwin@rtn.org).

Thank you for your loyal membership.

Thank you for your continued support of the Credit Union. We are confident your relationship with RTN Federal Credit Union will be a long and gratifying one.

Products & Services

Share (Deposits)

- Main Share
- Checking (*four types*)
 - Basic
 - Class Act (*age 24 and under*)
 - Dividend (*fee applies*)
 - eChecking Plus
- Certificates
- Club
 - Back to School
 - Holiday
 - Vacation
- IRA
 - IRA Share Savings
 - IRA Certificates
 - Coverdell Savings
- Money Market

Home Loans

- Mortgage
 - Fixed rate
 - Adjustable rate
- Home Equity Line of Credit
- Fixed Rate Home Equity

Convenient Services

- Apple Pay
- Bill Pay
- CardValet
- eStatements
- Gift cards
- Mobile Banking
- Nationwide Branch Access

Consumer Loans

- Boats
- Cars, new
- Cars, used
- Holiday
- Motorcycles
- Overdraft Protection
- Personal
 - Traditional
 - Peace of Mind (*promotional rate; limited-time offer*)
- Recreational vehicles
- Share secured
- Vacation
- VISA credit card
 - Classic
 - Platinum

Business Loans

- Equipment
- Lines of Credit
- Real Estate Mortgages
- Vehicle
- VISA credit card

- Online Banking
- Remote Deposit (*checks*)
- Telephone Banking
- Wire transfers
 - Domestic (U.S.)
 - International

Access to Additional Services

As an RTN member, you have immediate access to our real estate brokerage, insurance and financial planning services.

RTN Realty Advisors LLC

RTN Realty Advisors LLC is composed of expert real estate professionals with years of experience. Their services include buying, selling and leasing residential and commercial properties along with property management.

RTN Insurance Agency LLC

RTN Insurance Agency is a subsidiary of RTN Federal Credit Union and offers high-quality insurance products to protect your home, auto, business and many of your other important assets.

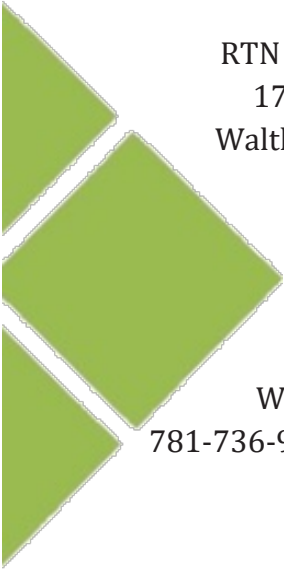
You can choose from a wide range of options the type of coverage you need based on policy features and pricing information. Products include automobile, home owners, business, pet and much more.

RTN Financial & Retirement Group

Financial & Retirement Group representatives are fully registered, licensed and experienced investment and retirement planning professionals who care about people and are dedicated to helping them build financial strength and security for life. Representatives will work with you to help you achieve your personal financial goals and provide information on the following services and products:

- Insurance Planning
- Retirement Planning
- Investment Planning
- Education Planning
- Business Planning
- Mutual Funds
- Stocks & Bonds

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**



RTN Federal Credit Union
177 Lexington Street
Waltham, MA 02452-4638

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600 Main Street
Waltham, MA 02452
781-736-9900 ♦ 781-736-9856 fax
info@rtn.org

Federally insured by NCUA

