

ONE ASSOCIATION-ONE TEAM

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FIRST WORDS - BOB HAMILTON

Your new Directors have been in office five months at this time. During that time we have initiated an aggressive membership drive and expanded the social events calendar. We have also been assisting several members obtain answers to troubling retiree issues. On the national front, we have been discussing potential alliances with several national organizations

You may have noticed the RTN Credit Union ad on the outside page of our Newsletter. In return for this, they have provided us space within their publication which has a substantial circulation. Your directors are hopeful that such an arrangement will spread the word about our existence and provide us with additional members.

It is worth noting we plan to continue to publicize reunions and gatherings organized by our fellow retirees. In addition, you will find articles in this issue describing volunteer organizations that need your help. The ARR is (and will be from time to time) providing space to unrelated organizations deemed of interest to our fellow retirees.

Our Purpose

The Association of Raytheon Retirees was founded in 2001 with the principal purpose of improving the experience of retirees.

The Association tracks the various benefits provided to retirees or to be provided to Raytheon's current employees.

Our goal is to be the voice of retirees and active Raytheon employees to assure that these benefits are being provided as promised and in order to maintain and improve these benefits to the maximum extent possible.

CAN ANYONE HELP?

We Miss Them! If you know the whereabouts of the following retirees, please let the office know their current address or email. Our last mailing was returned as undeliverable.

- Raymond J. Snay
- John L. Holmes
- William E. Rice
- Victor Sweren
- John J. Brooksbank
- Harold A. Newkirk
- Robert A. May
- Joe Victor Ouelette
- Irma P. Stevens
- Rico A. Merluzzo
- Sheldon J. Feibel

Health and Benefits Column - Bruce Nogueira

Coordination of Benefits- Prescription Drugs

By Bruce Nogueira and Ed Zilinsky

After my article in the last newsletter, several retirees contacted me about their difficulties getting the Raytheon 80% benefit coordinated with their Medicare D PDP. One retiree, Ed Zilinsky, through persistence & many hours of follow up, was able to set up a working coordination of benefits between Humana & Raytheon's Fiserv plan.



Here are some suggestions from Ed Zilinsky based on his recent experiences:

Many of us have signed up with a Medicare "D" Drug Provider (PDP). After we pay a deductible and/or co-pay, the PDP then pays a portion of our drug costs until the money that we have spent plus what the PDP has spent equals \$2400. We then fall into the "Gap". The Medicare "D" Provider no longer assists us until our total out of pocket expenses reach \$3850. At this point we exit the 'Gap' and the Medicare "D" provider again comes in and pays a portion of our drug costs.

Fortunately for us, our Raytheon Medicare Plus Health Insurance with Wausau/Fiserv/Innoviant (I'll call them Fiserv from here on) not only covers health costs but also covers 80% of our drug costs in the "Gap".

There are two ways to activate this "Gap" coverage.

-----The first is to wait until the end of the year and obtain an Explanation of Benefits Statement from your Medicare "D" Drug Provider. This should include both your expenses and the Provider's expenses. This statement is forwarded to Fiserv along with your Fiserv identification number. Fiserv will reimburse 80% of what you have spent in the "Gap". The problem with this method is that your money is tied up as you must wait until the year's end for your refund.

-----The second method is to coordinate benefits between your Medicare "D" Provider and Fiserv. When accomplished, this will automatically activate your 80% reimbursement after purchasing drugs.

As many of the Raytheon retirees are with Humana as a Medicare "D" Provider, I'll use them as the example. As in the first scenario, you must obtain an Explanation of Benefits Statement. It need not contain NDC (National DrugCodes) codes as Fiserv has waived that requirement for Raytheon retirees.

Next you must obtain a Coordination of Benefits Form from Humana. Call 1-800-281-6918 to request the form. If the Humana phone representative is unaware of the COB form, as in my case, call 1-502-580-6000, Ext. 556259 to obtain the form.

In filling out the COB form, in section "C", Part #2, be sure to check the "Medigap" block and from the information on your Humana ID card, include your EDI Payer ID under the policy number, your RX Group and your Humana ID number along with the RX PCN and RX Bin numbers. Send the original COB form back to Humana and send the Explanation of Benefits Summary, along with a copy of the completed COB form, to Fiserv.

After about two weeks, call Fiserv at 1-877-559-4244 to assure that your COB link has been established. We ask that retirees with PDP's other than Humana (such as United Healthcare, Medco, etc.) write to us about their experiences with Coordination of Benefits when you reach the "gap."

Time To Cash In U.S. Savings Bonds? - Bill Burditt

Raytheon has long encouraged employees to buy Bonds through its payroll deductions. I had done that for many years. Now that I am retired I decided it was time to see what I had. I found that I had EE and I Saving Bonds.

The EE Bonds were issued at 50% of the face value. The Bonds that were purchased May 1997 to April 30, 2005 earned interest based on the 5-year Treasury security yields and earn a variable market-based rate of return. Bonds purchased on or after May 1, 2005 earn a fixed rate of return.

The I Bonds were issued at face value. The interest on these Bonds has an annual interest rate that reflects the combined effects of a fixed rate and a semiannual inflation rate.

Bonds must be held for a minimum of 12 months before they

can be redeemed. If you redeem a bond before it is 5 years old you will lose 3 months of accrued interest.

Interest on Series EE and I bonds is earned for 30 years so any purchased before 1977 have ceased earning interest.. **Series E bonds have stopped earning interest.**

Bonds can be redeemed at many local banks. The treasury webpage says that you can redeem up to \$1,000 worth of bonds at one time. While researching for this article I decided to cash some Bonds. I tried the bank that I have my saving account in (Massbank) but they don't cash them. I then tried the bank that I use for my checking account (Stoneham Co-op) and I cashed \$1,500 acquisition cost and received about \$2,300. It depends on the bank if they cash them and how many.

If you want to redeem more than \$1,000 (or more than your bank

will allow) you must:

1. Sign the request for payment on the back of the bonds before a certifying officer at a bank,
2. Provide your Social Security Number,
3. And mail the bonds to:
Federal Reserve Bank
Pittsburgh Branch
P . O . B o x 8 6 7
Pittsburgh, PA 15230

Interest that is earned is subject to Federal taxes when cashed but not subject to State and Local taxes.

If you lost, had stolen, or destroyed Bonds you may request a Department of the Treasury claim form PDF 1048 .

Editor's Note There is a free bond value calculator and indexer to download on http://www.treasurydirect.gov/indiv/tools/tools_savingsbondcalc.htm

Financial Notes - Dave MacLellan

Massachusetts Taxation of U. S. Treasury Interest

Interest from United States Bills and Notes is exempt from Massachusetts personal income tax. These U. S. Treasury obligations may be purchased directly from the U. S. Treasury Department either on line at www.treasurydirect.gov or by calling 800-722-2678, Option 5.

Please check with your tax advisor if you are domiciled outside of Massachusetts.

Raytheon Contact Issues

We have recently helped several retirees find the correct resource within Raytheon to resolve specific issues.

If you need that type of assistance, we may be able to help. Please contact us via email at raytheonretirees@verizon.net or call us at 978-369-8410.

Homeowners Insurance: Are You Paying Too Much? - Bob Hamilton

Homeowners insurance may be one of your more significant monthly expenses. There may be several ways however to help reduce the cost.

1. Increase your deductible to the highest loss you believe you can accommodate. Calculate the difference between your present deductible and a higher one that you're considering. The premium difference is what you are paying for that portion of the insurance.

For example, assume you are paying a \$1000. premium and have a \$500 deductible. Lets say you raise the deductible to \$1200. And your premium is reduced to \$900. In reality, you are paying \$100 for \$700 worth of insurance. Is that a good deal? Only you can decide.

Sample Calculation illustrating what Your Deductible May Be Costing You

Annual Premium	Deductible
\$1,000.00	\$500.00
\$900.00	\$1,200.00
Premium difference is \$100.00	\$700.00 worth of insurance is costing you \$100.00 per year.

2. Consider consolidating your homeowners, automobile, and an umbrella policy with the same company. Many insurers often a multiple policy discounts.
3. If you've been with your company for a long time, ask if you're eligible for a loyalty discount.
4. Some companies offer discounts for safety equipment

such as fire extinguishers, security systems, smoke detectors, dead bolt locks, and automatic sprinklers. Make sure your company is aware you have these. You may need a safety inspection by a company representative to prove you have such features.

4. Just a Note: You may also want to consider requesting a quotation from Metropolitan Group Plan (sponsored by Raytheon) for combined property & liability insurance. The Metropolitan number is 1-800-GETMET8.

Raytheon's Maritime Mission Center Awarded Shingo Gold Medal

A recent article in the Boston globe reported that Raytheon Company's Maritime Mission Center in Portsmouth, R.I., is a 2007 gold medal recipient of the Northeast Shingo Prize for Excellence in Manufacturing.

The facility is part of Raytheon's Integrated Defense Systems unit, headquartered in Tewksbury. The Maritime Mission Center is a 768,000-square-foot multidiscipline manufacturing, engineering and program support facility employing close

to 1,600 people

—A quick look at the Shingo web site revealed:

The Shingo Prize for Excellence in Manufacturing is named for Japanese industrial engineer Dr. Shigeo who distinguished himself as one of the world's leading experts in improving manufacturing processes. Dr. Shingo has been described as an "engineering genius" who helped create and write about many aspects of the revolutionary manufacturing practices

which comprise the renowned Toyota Production System.

The Prize was established in 1988 to promote awareness of Lean manufacturing concepts and recognize companies in the United States, Canada, and Mexico that achieve world-class manufacturing status. The Shingo Prize philosophy is that world-class business performance may be achieved through focused improvements in core manufacturing and business processes.

Congratulations Raytheon !

Raytheon Liaison - Al Swenson

Raytheon in the News

Financial Highlights

Raytheon reported strong first quarter results with bookings of \$5.3 billion and a record backlog of \$33.9 billion. First quarter sales were up 6% to \$4.9 billion compared to the first quarter of 2006. Operating income from continuing operations was up 18% and net income on a per share basis was \$.69. This beat analyst's estimate of \$.63 per share according to the Globe. Operating cash flow was an outflow primarily due to a \$400 million discretionary cash contribution to the Company's pension plan. In addition, the Board of Directors authorized a 6% increase in the Company's annual dividend bringing it up to \$1.02 a share.

New Orders

Raytheon announced an award from the U. S. Army and a Foreign Missile Sales contract for \$100 million for upgrades of Patriot Missiles. This is the largest order recorded to date for Patriot Guidance Enhanced Missile-T (GEM-T) and bolsters Raytheon's upgrade output to levels not seen since the mid 1990s. GEM-T missiles are PAC-2 missiles that are refur-

bished and modernized at Raytheon's facility in Andover, Massachusetts.

The Navy announced an award of \$105 million to Raytheon to design and develop an upgraded guided missile weapons system. Raytheon's unit based in Tucson will develop a system design for the Rolling Airframe Missile under a NATO program.

Missile Test

In the first-of-its-kind dual missile defense test, a Standard Missile-3 and a Standard Missile-2 simultaneously engaged targets over the Pacific Ocean. This was the first time a U. S. Navy ship demonstrated ship engagements against both cruise and ballistic missile targets. The SM-3 destroyed a short-range ballistic missile target in space while the SM-2 engaged a cruise missile threat at a lower altitude. The SM-3 incorporated rocket motor upgrades and computer program modifications to improve sensor performance, missile guidance and control, and lower cost.

Shareholders Meeting

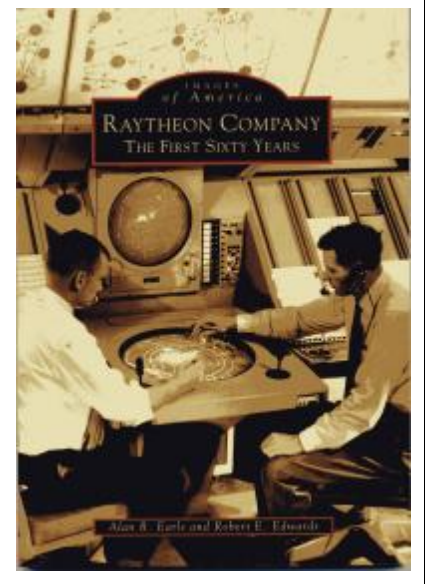
Shareholders defeated a proposal that would have given them the right to approve "extraordinary retirement benefits" for senior executives. The

vote was reported to have been very close. "Extraordinary retirement benefits" means receipt of additional years of service credit not actually worked, preferential benefit formulas not provided under the Company's tax-qualified retirement plans, accelerated vesting of retirement benefits, and retirement perquisites and fringe benefits that are not generally offered to other Company employees.

For your Summer Reading

An excellent book describing many of Raytheon's achievements over the past years. Available at Amazon.com for under \$15.00.

"Raytheon Company, The First Sixty Years" by Alan R. Earls and Robert E. Edwards .



RETIREEES SCHOOL VOLUNTEER ASSOCIATION, INC.

www.rsva.org

The Retirees School Volunteer Association (RSVA) was founded in 1994 as an organization of retired engineers and scientists who want to give back to their communities by volunteering their time to help with math and science education in their local schools. It was founded by Raytheon retirees, but is open to retirees from other companies as well. It also is not limited to math and science topics, having some volunteers who help with reading, accounting principles, etc.

We are fortunate to have the support of Raytheon, which includes financial support, facilities for meetings, administrative support, and promotion of our mission within the company. We are also fortunate to have the help of active Raytheon employees donating their time to participate with us.

Our activities include classroom teaching, tutoring, mentoring af-

ter school science clubs, curriculum development, judging science fairs, and working on various committees in the education community. We have training available through one of our partner programs, the RE-SEED (Retirees Enhancing Science Education through Experiments and Demonstrations) program at Northeastern University. There are also several math and science competition programs that our members participate in including Math Counts, Future Problem Solvers, First Robotics, Science Olympiad, LEGO Robotics, and Future Cities. We have also started to use LEGO robotics as an activity to help teach math and science principles, coordinating with programs at Northeastern and Tufts Universities.



We also partner with several other organizations in the area that are involved with volunteering and/or science and math education, including programs at Northeastern and Tufts (as mentioned above), Citizen Schools, SOAR (service opportunities after 55), the Mazie Mentoring Program, the Metro South/West Regional Employment Board, the Mass STEM Collaborative, and the Christa McAuliffe Center at Framingham State College.

We are always looking to welcome new members in order to sustain our current efforts and to expand into other communities. Please consider enhancing your retirement by working with your local school children and giving them the benefit of your years of experience in science, math, technology, or other fields. To learn more about us, please visit our website at www.RSVA.org, where you'll also find contact information for our officers and board members.

Help Wanted: Changing Lives Through Reading

In a world where people are able to make a difference in the lives of others, you may be looking for the best place to apply your time.

The Merrimack Valley Jewish Coalition for Literacy is a literacy program devoted to helping every at risk child. Caring adults spend an hour a week reading to and with children who are in

kindergarten to 5th grade.

This program mainly needs your help in several Lawrence and Haverhill elementary schools. All adults go through a training program before being approved. They are asked to devote one hour a week during the school year.

The fact that an adult

consistently spends time with the child helps the child not only to read better and enjoy reading more, but helps the child develop relationships and learn to trust others. It's a great program for everyone involved.

If interested, please contact: sherrycomerchero@yahoo.com

Or leave a message for Sherry at: 978-975-0006 for more information.

Editors note: volunteers working with children are subject to a CORI and SORI background screening.

Identity Theft: Who Needs It? - Bob Hamilton

Like it or not, we live in an entirely electronic world. Approximately 12% of our population has been impacted by identity theft. Once it occurs it typically takes at least 40 to 60 hours of effort to correct a single instance and anywhere between \$500-\$5,000 to fix all of the resulting record problems.

The most common form of identity theft occurs when a thief



steals your wallet. However there are many other ways, such as looking over your shoulder at the ATM machine, stealing mail from a mailbox, or by digging through your discarded trash to name a few. The thief may also fraudulently order a credit report using some of your personal information.

Use An ATM Machine Safely

When using an ATM machine look for one that has a locking code on the door or a double door that is secured and is also visible to the street traffic.

Beware of others there waiting behind you and position yourself in front of the keyboard to prevent anyone from seeing your PIN.

Remove your cash as soon as the machine produces it and put the money in your pocket. Make sure you're in a secure location before counting it. Never discard the receipt at the ATM site.

Watch Your Mail

Do you have a mailbox beside the road? When you raise that red flag for the mailman, you truly are raising a red flag for any thief that drives by. He now knows you have mail in the mailbox and that typically bills are being paid with checks included.

Be careful and know who you are doing e-commerce with. Never respond to unsolicited e-mail (called phishing). Never give out personal information to anyone unless you've initiated the call.

Guard Your Trash

Shred or cut all credit card offers,

ATM receipts, bank and credit card statements as well as other material that has your account numbers on them.

Credit Reports

Why haven't you requested your credit report? You are legally entitled to receive one free copy of your credit report annually from each of the three credit companies. They are Equifax, Experian, and TransUnion.

By checking the report you can find and resolve problems such as misinformation and block identity theft. You may obtain the credit reports online by visiting the government's website at www.FTC.gov and clicking on "Free Annual Credit Reports". You could also call 1-877-322-8228 to order one. There is no need to purchase anything. You can also go directly to the site as shown in the following table.

Guard Your Personal Information

Never give your credit card number out unless you have initiated the phone call.

	Order Credit Report	Report Fraud	Website
Equifax	800-685-111	800-525-6285	www.Equifax.com
Experian	888-397-3742	888 Experian	www.Experian.com
Trans Union	800-916-8800	800-680-7289	www.tuc.com

(Continued on page 8)

(Continued from page 7)

Keep a list of all your credit card numbers that you carry in your wallet in a safe place so that if your wallet is stolen you can immediately report the stolen cards.

Next you are going to tell me that restaurants take your credit card away to process it. This practice is another source of identity theft, especially when traveling. Try to go with your card or at least keep it in sight. Fortunately, many restaurants are starting to use credit machines they take right to your table.

Destroy any carbon copies from receipts and tear them up. Don't toss them in the trash where you made the purchase, Check your monthly statement and report any discrepancies immediately.

Use a number other than your Social Security number on your driver's license if your state allows that.

Do you carry your automobile registration in your glove box? Unfortunately, most people do. If someone breaks in or steals your car he now has the address to your house as well. Carry it with you and do not leave it in the car. I know that may be inconvenient if more than one person uses the car, but it is more inconvenient if the registration gets stolen.

Do not send personal infor-

mation over the Internet or even cellular phones. Cellular phones are not secured and should not be used for financial transactions.

Don't use passwords that are obvious or spell a particular word. Some thieves will use their computer to try every word in the dictionary in an effort to crack your code.

Change your password regularly for important records.

Is your home secure? A thief entering a home would obviously be able to collect all kinds of personal information. Not only is your house broken into, but subsequently you're also the victim of identity theft.

Biggest problem. You may not find out about it until you notice something is wrong with you credit card or with a new account you never opened.

OK You read this article too late and the unthinkable happened. You have an identity crisis.. What to do!!

Take three actions immediately!

1. Contact the FRAUD DEPARTMENTS of the three major credit bureaus. Have them flag your file with a fraud alert. An alert requires creditors to obtain your permission before they can open any new accounts in your name. At the same time request the credit bureaus for copies of your credit reports. They must give you a free report if it is inaccurate because of fraud. Check to see no additional fraudulent accounts have been opened in your name or unauthorized

changes have been made to existing accounts.

2. Repeat the cycle in several months and obtain new copies of the reports to verify corrections and changes have been made and to make sure that no new fraudulent activity has occurred. You can contact the credit bureaus as shown in the table.

On this second contact, determine if your credit accounts have been tampered with or if any have been opened fraudulently. Speak to someone in the security or fraud department and follow it up in writing. Whenever correcting or resolving errors on billing statements you should follow it up in writing.

3. File a report with your local police or where the identity theft took place. Keep a copy of the report in case your creditors require proof of the crime.

If you discover any irregularity in an existing credit card account such as the billing address or any other item, close it out immediately. When you open a new replacement account request a password must be entered before any inquiries or changes can be made to that account.

If it appears that someone is using your Social Security number when applying for a job get in touch with the Social Security Administration to verify the accuracy of your reported earnings. Call 800-772-1213 to check your Social Security statement.

A Reunion In Lowell, MA This Summer

Hello Retirees, I notice on the latest ARR Newsletter that you asked for information on retirees who may not be members of ARR and you wanted to know about social activities that may be occurring.

I run a Raytheon reunion party every year (this year will be the fourth year) in the late summer. The invites are Raytheon retirees and current employees as well. Some of the non-retired people like to socialize with their retired friends.

The party is held at the Knickerbocker Club in Lowell Mass.

I have approximately 108 people on my email group list and usually about 70 people attend. Wives are also invited.

The group primarily is the old



MRL and MEL Labs (they don't

call them labs any more) which were originally based out of Tewksbury, Andover, Sudbury and Bedford. I call it the Raytheon "MRL/MEL Reunion Party".

I thought it would be fun to see everyone at least once a year so I just did it. I also use the email group list to send out information on illnesses, deaths, etc.

Thanks Cosmo Cavicchio

978-667-3636

47 Dyer St. Billerica, Ma. 01862

Contact Cosmo Cavicchio directly for more information at cosnorm@comcast.net

And Several More in Lawrence, MA as Well

At the ELKS LODGE #65, 652 ANDOVER ST., LAWRENCE, MA. On the Lawrence / Andover town line

Mark your calendar for Future meetings on the Last Thursday @ ELK's #65
(June 28th, July 26th, August 30th, September 27th,) (October 25th???)

Welcome back for another season

Make a Sandwich from a Selection of Breads, Cold Cuts, with all the Fixings, and Appetizers - Cheddar Cheese, Pepperoni, & Crackers

Cost \$4.00

Retiree's that have e-mail please mention the meeting to those of your retiree comrades, & friends, that may not receive this notice. You or some of comrades, & friends may need rides.

Contact Bob Wetmore directly for more information at Bwet1@juno.com.

Reconnect With Your Fellow Retirees

If you would like to locate a former retired work associate, send us your request. We will forward it to that person who, hopefully will respond to you. That way we can maintain our privacy policy while you may regain a lost friend. Give it a try. Send us an inquiry and we will forward to the intended recipient if he or she is in our database.

Membership -Mel Weinzimer

We've received many responses to our request for information about regional meetings and reunions. From Florida to New Hampshire and states in between we've uncovered numerous retiree groups that meet frequently and

we will be sharing this information with our membership in our newly reformatted Web page. So please keep the information flow coming and check out our new web page for meeting notices. (Also see Page 9)

We can help to advertise your event so notify our office by phone (978 369-8410), mail or email raytheonretirees@verizon.net or contact me personally (melweinzimer@yahoo.com) regarding any future events that you are planning.



Bob Wetmore hosted one of his summer luncheons at the Elks Club in Lawrence on May 31. Several Association Directors joined the gathering, where they answered some questions, gained some insight and just had an overall good time.

Directors

Joe DeAmbrose, Clerk deambjl@comcast.net

Jack O'Halloran, Tim72479@aol.com

Bill Burditt, wburditt@comcast.net

Al Swenson, amswen@comcast.net

Bob Hamilton, President bobnanne@comcast.net

Mel Weinzimer, melweinzimer@yahoo.com

Dave MacLellan, Treasurer
jdmaclellan@yahoo.com

Just So You Know

- We are looking for regional reporters to provide information on new retirees, retiree activities, events, and unfortunately about the loss of our co-workers and fellow retirees.
- How about letting us know about regional social events, and how you have adjusted to life after Raytheon

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Association of Raytheon
Retirees

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Email:

raytheonretirees@verizon.net

We are on the Web
raytheonretirees.org

Association of Raytheon Retirees, Inc. New Member Application

Last Name:	First Name:
Street 1:	Street 2:
City:	State: Zip:
Email:	
Date of Retirement:	Age at Retirement
Work Location:	State:
Name of Spouse:	Home Phone:
Comments:	

Please send completed form and contribution (\$15 Annual Dues) to:

**Association of Raytheon Retirees, Inc.
336 Baker Ave.
Concord, MA 01742**

Or

**You can register on-line at
www.raytheonretirees.org**

**Or Email us at
raytheonretirees@verizon.net**

www.rtn.org • info@rtn.org • www.CURewards.com
(781) 736-8900 • 1-800-338-0221
600 Main Street, Waltham, MA 02452

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- ✓ Six free-standing RTN FCU offices to serve you
 - ✓ Access to your RTN account through 2,300 CU Service Centers nationwide
- Offering:*

Remember the best news:
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Remember the great news:
You are now retired! Congratulations!

RTN Federal Credit Union
Congratulations from...



Association of
Raytheon Retirees, Inc.
ONE ASSOCIATION- ONE TEAM

336 Baker Avenue, Concord, MA 01742