

RATE WATCH

	APR*	APY**
Savings Account Shares	0.25%	0.26%

Club Accounts & IRA Savings

Holiday, Vacation, Me	0.75%	0.76%
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Regular And IRA Share Certificates***

6 Months	1.00%	1.01%
12 Months	1.25%	1.27%
24 Months	1.75%	1.77%
36 Months	2.00%	2.03%
48 Months	2.25%	2.28%
60 Months	2.50%	2.53%

Money Market Accounts

	APR*	APY**
\$2,000-\$9,999	0.35%	0.36%
\$10,000-\$24,999	0.60%	0.61%
\$25,000-\$49,999	0.75%	0.76%
\$50,000+	0.85%	0.86%

VISA Platinum

	APR*
Tier 3	9.90%
Tier 2	11.00%
Tier 1	12.00%

*APR=Annual Percentage Rate to qualified borrowers. Rates subject to change without notice.

**APY=Annual Percentage Yield

***Regular IRA Share Certificate minimum deposit \$500.

+72-month term for qualified borrowers only. Minimum amount of \$25,000.

NOTE: All rates are in effect as of this publication date and are subject to change without notice. For current rates, call or visit the Credit Union. The Dividend Rate and Annual Percentage Yield for all accounts may change monthly as determined by the Credit Union's Board of Directors.

New Auto Loans

	APR* As Low As
24 Months	4.50%
36 Months	5.25%
48 Months	5.50%
60 Months	5.74%
72 Months+	6.00%

Used Auto Loans

	APR* As Low As
24 Months	5.50%
36 Months	6.25%
48 Months	6.50%
60 Months	6.74%
72 Months	7.00%

Personal Loans

	APR* As Low As
Up to 48 Months	11.00%

First Mortgage

Call First Mortgage Hotline: (800) 342-4998

Second Mortgage (Fixed)

	APR*
60 Months	5.99%
96 Months	6.40%
120 Months	6.49%
180 Months	6.80%

Home Equity Line of Credit (Variable)

	APR*
180 Months	Prime Rate (4.00%)

RFCU

Rutgers Federal Credit Union
Growing Together

College Ave. Office

100 College Ave • New Brunswick, NJ 08901
Voice (732) 932-7645 • Fax (732) 932-7648
Mon-Wed.& Fri 8:30 - 4:00; Thurs 8:30 - 6:00

Busch Office

85 Davidson Road • Piscataway, NJ 08854
Voice (732) 445-3050 • Fax (732) 445-4897
Mon-Wed.& Fri 8:30 - 4:00; Thurs 8:30 - 6:00
Sat 9:00 - 12:00

Loan Department (Busch)

Voice: (732) 445-0858

Fax: (732) 445-0387

First Mortgage Hotline: (800) 342-4998

Newark Office

249 University Ave. • Newark, NJ 07102
Voice (973) 353-1353 • Fax (973) 353-1699
Mon, Wed, Fri 9:00 - 3:30
Closed 1:00 - 1:30

Audio Teller: (800) 714-3319

Website: www.rutgersfcu.org



ISSUE ■ FALL ■ 2009

YOUR FINANCIAL TIMES

PROUDLY SERVING THE RUTGERS UNIVERSITY AND UMDNJ COMMUNITIES FOR OVER 50 YEARS

RFCU VISA® Card — First Rate Act, even without the Credit Card Accountability, Responsibility and Disclosure (CARD) Act

CONTINUED STABLE RATES, PLAIN SIGHT/LANGUAGE DISCLOSURES, ACCOUNTABILITY AND NO UNFAIR FEE TRAPS.

Not all VISA® cards are the same... that is why the government had to pass the CARD Act to prevent some lenders from abusing their power over consumers.

At RFCU we are proud to say that we did not partake of this unfair and deceptive lending to our members — but as always, put our members first with continued stable rates, plain sight language disclosures, accountability and no unfair fee traps.

CREDIT CARD RATES:
as low as

9.90% APR*

Not all VISA® Cards are the Same:

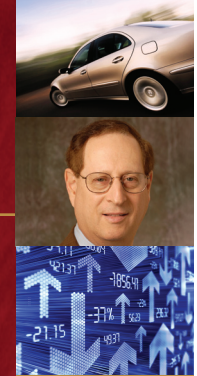
According to the government, every year, Americans pay around \$15 billion in penalty fees on credit cards.

Nearly 80 percent of American families have a credit card, and 44 percent of families carry a balance on their credit cards.

Nationally, the average credit card late-payment fee has more than tripled in the past decade, to \$33.64, and fees as high as \$39 are common among large bank issuers. RFCU's late fees are \$20, which is 48% lower than that of large bank issuers. The average credit union interest rate is significantly lower too, by 274 basis points (100 basis points = 1%), than the average bank rate on credit cards.+

* APR - Annual Percentage Rate. Other restrictions may apply. Rates subject to change without notice.

+Sources of rate and fee data: 2006 GAO Report, CUNA economics and statistics and Datatrac/Information



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Get the **RFCU VISA®** Platinum, Gold or Classic Credit Card today and take advantage of preferred rates and customer service!

With RFCU VISA® Platinum card you'll enjoy:

- No annual fee
- Low annual percentage rate
- 25-day grace period for interest charged on purchases
- Credit lines up to \$20,000
- No cost travel accident insurance
- Earn Scorecard Points to be used for gifts and travel

Rental Collision/Loss Damage Insurance — provides automatic protection when you decline car rental company coverage.

Purchase Protection — at no additional cost. This protects most items you buy from theft or damage and extends the manufacturer's US warranty.

Call today to get more information!

RFCU
Rutgers Federal Credit Union
Growing Together

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100 College Avenue
New Brunswick, NJ 08901

Bulletin Board

Now's The Best Time... With A Low-Cost Auto Loan!

AND HIT THE ROAD WITH MONEY TO SPARE!

- Get a low-cost Vehicle Loan from Rutgers FCU on a new or used vehicle from dealers who are giving the best price breaks of the year now — before auto manufacturers release their new models in the fall!
- Or, refinance a high-interest Vehicle Loan from another lender!



Rates as low as
4.50% APR**
60 month new auto loan rate
as low as **5.74% APR**
Flexible 2, 3, 4, 5, and 6 year
terms available.

ENTER TO WIN A
\$250
GAS CARD*

when you take out a new auto loan, or when you refinance an existing auto loan from another financial institution with us of \$10,000 or more!

** Based on a 24 month new auto rate. A 60 month new auto rate is 5.74%. Monthly payment of \$288.18 based on 100 percent financing of vehicle costing \$15,000 for 60 months at 5.74% Annual Percentage Rate. Rate is based on credit score and current situation. Other rates and terms are available. Rates and terms are subject to change without notice. See credit union for complete loan details.
* Drawing for prize of \$250 in free gas will be held on December 20, 2009. To be entered in drawing, member must take out a Vehicle Loan of \$10,000 or more in new money. Loans must remain open for at least 12 months. Refinanced loans, for new money only, must originate with another financial institution. Chance of winning \$250 in free gas prize depends on number of entries received by November 30, 2009.

President's Report

As we look back at our accomplishments thus far in 2009, while attempting to make reasonable predictions of events which could impact your credit union in 2010, there is no doubt that this has been a challenging year... for all of us.

On a positive note, Rutgers FCU has weathered this economic storm remarkably well. Our current level of "Capital" remains strong, while we have remained true to our motto of "Not for Profit, Not for Charity, But for Service."

As your new President/CEO, I bring twenty-five (25) years of credit union experience to Rutgers FCU. It is because of this extensive background that I can pledge to continue to expand our horizons through the sustained growth of programs and services to our membership. This growth is not only a recipe for success but also a "requirement" for success.

In an effort to continue to control our expenses, future quarterly newsletters will be reduced from four to two pages and will be enclosed with your statement. However, I can assure you the content will continue to be packed with information and useful advice. In order to encourage members to read their newsletter, we will randomly place the names of four members somewhere in the newsletter. If you find your name, please contact the Credit Union, and we will credit your account for \$25.

I have always maintained an open door policy as the Chief Executive Officer. Please feel free to stop by the main office on College Ave, and let me know how you think we're doing... and if we are meeting your financial needs.

Finally, be on the lookout for some exciting news and events coming up in 2010.

This is just another reason why we continue to say, "Rutgers Federal Credit Union... it's where you belong."

Howard S. Elkin
President/Chief Executive Officer



Holiday Closings

Thanksgiving

Thursday, November 26
All Branches Closed

Friday, November 27
All Branches Closed

Saturday, November 28
Busch Branch Open

Christmas Eve

Thursday, December 24
All Branches Open from 8:30 a.m.-noon

Christmas Day

Friday, December 25
All Branches Closed

Winter Break

December 27-January 3
College Ave & Newark Branches are closed
Busch Branch Open

New Year's Eve

Thursday, December 31
Busch Branch Open Only 8:30 a.m.-noon

New Year's Day

Friday, January 1
All Branches Closed

Overdraft Privilege Now Available!

The Overdraft Privilege is now available for members in good standing.

This additional service, being offered only to eligible members, offers the ability to cover overdrafts up to \$750.* It provides peace of mind that your transactions will not be inhibited by insufficient funds (up to your overdraft limit of \$750), and saves you the embarrassment and inconvenience of a returned item. Additionally, you'll save the fees that merchants may charge for such occurrences.



The Overdraft Privilege Is Available For:

- Checks
- ACH transactions
- ATM cash withdrawals
- Telephone and Internet Banking
- Debit Card purchases at retail merchants

(Please note: the amount of Discretionary Overdraft Privilege will not be shown in your available balance for these transactions.)

Not sure if you're eligible? Do you have any questions about this additional service? Please contact your Overdraft Privilege Administrator, Andrea Bayas at 732-932-7645 to find out.

*The Credit Union reserves the right to withdraw this privilege at any time. Please be aware that this notice does not constitute either a written agreement of an obligation or a prearranged agreement for Rutgers Federal Credit Union to pay your overdrafts. Payment of any overdrafts will continue to be at the discretion of Rutgers Credit Union and payment of an overdraft does not obligate us or create an agreement or course of dealing on our part to allow overdrafts on any occasion.

Get Direct Deposit at RFCU and ...

- **Get quicker access to your paycheck money** (clears faster than depositing a check.) Online access, 24/7
- **Save time.** Spend the time you would be waiting on line to cash your check doing the things you enjoy!
- **Get guaranteed deposit** — whether you're out sick, on vacation, or unable to get to the credit union for a week, your paycheck will be deposited.
- **Go green** by saving the paper on which checks are printed.
- Get all the benefits of **RFCU membership.**



Rutgers Federal Credit Union — Better Than A Bank! You get all the products and services of a bank, plus much more, without the high fees that banks charge.

Rutgers Federal Credit Union — Fast, Easy Access To Your Money, 24-7

- At our three convenient campus locations
- Online or by phone
- Using your MasterDebit or ATM Card — access cash, verify balances and transfer funds between accounts at any ATM that is part of the STAR or PLUS network worldwide!

Sign Up For RFCU Direct Deposit Today!

Go to <http://payroll.rutgers.edu/forms/ddaf.pdf> to download a University Payroll form, or call (732) 932-7645.