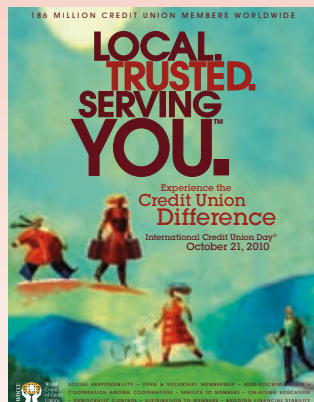


YOUR FINANCIAL TIMES

RFCU
Rutgers Federal Credit Union
Growing Together

Join Us for International Credit Union Day



Chance to Win a \$250 Gas Card!

On October 21, credit union members worldwide will join together to celebrate International Credit Union Day. This year's theme is: *Local. Trusted. Serving you.*

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

Stop by on October 21 and **sign up for a new product or service.** Your name will be entered into a drawing to win a \$250 Exxon/ Mobile Gift card! Come celebrate the advantages of membership on International Credit Union Day.

And, celebrate the success of your credit union ... named as one of the top credit unions in assets in the August ranking by the NJ BIZ newspaper.



Shopping for a Better Credit Card? It's Right Here!

The only shopping you should be doing is with your Rutgers Federal Credit Union Visa credit card. With no rate spikes or hidden fees, our credit card is always a good deal featuring:

- Every day rates as low as **9.90% APR***
- **Same low rate** on purchases and cash advances
- **NO** annual fee
- **25-day grace period** on purchases paid in full by the due date
- **NO** balance transfer fees
- Credit lines up to **\$20,000**

Why spend more on fees and interest charges than you have to? Discover the savings with our Visa card. Apply today online or at any one of our branches.

*Annual Percentage Rate. Subject to credit union lending guidelines.



Give Them What's On Their Wish List This Holiday Season

If their wish list is long but funds are short, prepare to greet the holidays with some extra cash in your pocket with our Holiday Helper Loan.

- Borrow up to **\$2,500**
- Take up to **12 months** to repay
- Get a fixed, low **8.9% APR***

So if you were wondering how to pay for all the cheer you're planning to spread this holiday season, apply for your Holiday Helper Loan today.

*Annual Percentage Rate. Subject to credit union lending guidelines.



Count On Your Money to be Here with Direct Deposit

Direct Deposit is an absolute must if you want convenience, safety and peace of mind.

- Direct Deposit eliminates coming to the credit union and standing in line to make deposits in person. That saves you time and helps you avoid traffic hassles.
- Direct Deposit assures your funds are automatically credited to your account – even if you are away on vacation or a business trip - no need to worry about lost or stolen checks.
- Direct Deposit means there's no wait for your check to clear before you can use it. It's the same as a cash deposit.
- Direct Deposit lets your money earn dividends sooner because the deposits are not delayed.

Sign up for Direct Deposit and your money will be in the credit union – even when you're not!

Take a Holiday from Loan Payments!



Since money can get a little tight around the holidays... when bills start mounting and relief is nowhere in sight... here's a way to put a little extra jingle in your pocket. It's our Skip-A-Payment program.

You may choose to make no loan payment(s) in November, December or January! For just a \$30 processing fee per loan, you can skip your payments and pocket the money. Simply complete and return the request form on the back of this newsletter.

Your House Brings Cash Home for the Holidays

There's no place like home for the money you need... whatever you need it for. This holiday season, you can deck the halls, doors, windows and walls with your Rutgers Federal Credit Union Home Equity Loan. Enjoy affordable payments with low rates to do it all within your budget.

Choose a low, fixed rate without the worry of your monthly payment changing or get an even lower interest variable rate so you'll have a steady source of cash whenever you need it.

For even greater savings, our home equity loans feature:

- **No application fees**
- **No points**
- **No appraisal fees**
- **No processing fees**
- **No prepayment penalty****

Whether it's preparing for the expenses of the upcoming holiday season, buying a new car, paying college tuition or consolidating debt... there's no place like Rutgers Federal Credit Union for a home equity loan.

*APR=Annual Percentage Rate. Rates are subject to credit approval and subject to change without notice. Rates are based on creditworthiness. Other terms and rates available. Home Equity Line of Credit rates are based on the Prime Rate + 0% APR as published in The Wall Street Journal. Interest rate is a variable rate and equal to Prime with a floor of 4.00%. Contact the credit union for complete loan details. **Only applies if loan is active over one year.

**Home Equity
Line of Credit
4.00% APR*
Variable Rate**

**Home Equity Loan
As Low As
5.99% APR*
Fixed Rate**



**COMING
SOON**

There's More to Our Car Loans

In addition to great rates, flexible terms and easy payments, your credit union now makes the following benefits available with all car loans:

Extended Warranties for New and Used Vehicles

Protect yourself from high car repair costs with an extended warranty. When financing your vehicle at the credit union, purchase your warranty for hundreds of dollars less than comparable manufacturer's warranties.

Guaranteed Auto Protection

The market value of your new vehicle starts to depreciate the moment you take possession. If your vehicle is stolen or in an accident and declared a total loss by your primary insurance company during the first few years of your auto loan, you may be responsible for a financial "gap" of thousands of dollars! Avoid this potentially devastating situation by covering yourself with GAP insurance at a nominal charge.

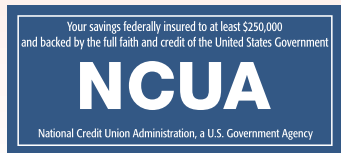
For more information, contact us today.

\$250,000 NCUA Share Insurance Protection Now Permanent

President Barack Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act. Included in this sweeping legislation are provisions making permanent the current \$250,000 maximum federal deposit insurance level, which was set to expire December 31, 2013.



Federally insured credit union member accounts are insured to at least \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF), a federal insurance fund backed by the full faith and credit of the U.S. Government.



The NCUSIF insures over 90 million account holders in all federal credit unions and the majority of state-chartered credit unions. It is funded by credit unions, not federal tax dollars.

Skip-A-Payment Request Form



YES, I would like to skip a loan payment in:

November 2010 or December 2010 or January 2011

I understand that this coupon may be used for Personal Loans, Vehicle Loans, Recreational Vehicle Loans and Boat Loans at the cost of \$30 per loan.



Member Name: _____

Account Number: _____

Loan Number(s): _____

Email Address: _____

Daytime Phone Number: (_____) _____

Is the payment payroll deducted? Yes No

Transfer \$30 Fee from: Share Savings (01) Checking (75/76)
 Money Market (70) Check Included

All requests to skip a payment must be received and approved by the Loan Department prior to your scheduled payment date. By signing this card you agree to amend the terms of your original agreement and to repay the entire unpaid balance and accrued interest. Mortgages, Home Equity and Credit Card Loans are not eligible for this program. To take advantage of this special offer, all credit union accounts must be in good standing.

Borrower Signature: _____ Date: _____

**Complete and return to Rutgers Federal Credit Union
 or Fax: (732) 445-0387 or Email: loans@rutgersfcu.org**

Holiday Closings

Columbus Day

Monday, October 11, 2010

Veterans Day

Thursday, November 11, 2010

Thanksgiving

Thursday, November 25, 2010

Friday, November 26, 2010

Saturday, November 27, 2010 (Busch Branch Open 9-12)

Christmas

Friday, December 24, 2010

Saturday, December 25, 2010

Winter Break

December 27, 2010 - January 2, 2011

College Avenue & Newark Branch Closed

New Year's Day

Saturday, January 1, 2011



College Avenue Office

100 College Ave.

New Brunswick, NJ 08901

Voice (732) 932-7645 • Fax (732) 932-7648

Mon. - Wed. & Fri. 8:30 am - 4:00 pm

Thurs. 8:30 am - 6:00 pm

Busch Office

85 Davidson Road

Piscataway, NJ 08854

Voice (732) 445-3050 • Fax (732) 445-4897

Mon. - Wed. & Fri. 8:30 am - 4:00 pm

Thurs. 8:30 am - 6:00 pm • Sat. 9:00 am - 12:00 pm

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 am - 3:30 pm

Closed 1:00 pm - 1:30 pm

Audio Teller: (800) 714-3319

Website: www.rutgersfcu.org

