

# Your Financial Times

We've **SLASHED** Auto Loan Rates!

**New & Used** - as low as **2.99% APR\***  
**NO** application fees!

New or used, makes no difference to us! We've slashed our car loan rates now starting at just 2.99% APR\*. In addition, we've also slashed rates on longer term car loans (check our web site or call us for rates). That means an affordable monthly payment that won't stretch your budget. And there are NO application fees and NO hidden fees.



## Start Car Shopping with a Pre-Approved Loan

If you're planning on buying a new or pre-owned vehicle, get your car loan pre-approved with us before you head to the dealership. Why? Lots of great reasons:

- You'll know just how much car you can afford
- You won't spend the day dealing with the finance department at the dealer and possibly get trapped with hidden costs and fees
- You can take advantage of exceptional rebates that are offered during the fall season
- You know you'll be getting a really low rate – starting at just 2.99% APR\*

Apply today – with no application fee – and buy the car of your dreams. Complete a loan application online at [www.rutgersfcu.org](http://www.rutgersfcu.org), call us at (732) 445-0858 or stop by any of our convenient campus offices.

## Your Home Can Be Your Financial Cushion

Your home's equity could be your best source of funds to help with whatever your needs may be. While many financial institutions are no longer offering home equity loans, Rutgers Federal Credit Union continues to not only make home equity loans available, but our home equity line of credit (HELOC) is just prime + 0%!\*



Plus, you get these money-savings benefits:

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



With the Federal government indications of continued low rates for at least two years, a Rutgers Federal Credit Union HELOC is a smart way to borrow. For more information or to apply, call today.

\*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.

## Fill Your Wish List with our Holiday Loan

Believe it or not, the holidays are fast approaching. And with our special Holiday Loan, you can have cash in hand and a few gifts tucked away before the season is officially here.

Our Holiday Loan will help you fill those wish lists without breaking your budget. Borrow up to \$2,500 for 12 months at rates as low as 8.9% APR.\*

Big or little wish lists, our holiday loan will help fill them. This is a limited time only offer, so apply today.

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



### 3 New "No Charge" ATMs to Serve You



Now, you have three more ATMs where you can get cash at no charge. There are no transaction

fees for our members when you use our machines. Two of our ATMs are conveniently located at High Point Solutions Stadium, Busch Campus at concession stands 1 & 7 on the lower level and one ATM is located at the Louis Brown Athletic Center (the RAC).

## The Holiday Season Can Cost Less

We're all looking for ways to save money. So, instead of using high interest department store charge cards or bank credit cards, why not use a Rutgers Federal Credit Union Visa Platinum credit card? With all the expenses the holiday season brings, it makes good economical sense to pay less for credit.



Save on finance charges and enjoy the many advantages of a Visa Platinum card from your credit union:

- Rates as low as 9.90% APR\*
- No annual fee
- Same low rate on purchases and cash advances
- Interest-free grace period on purchase balances paid by the due date
- No balance transfer fees
- And more!

Apply today and you'll be all set for a holiday season that costs less. Our Visa Platinum card is the right choice for affordable credit during the holidays and all year round.

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

## Celebrate International Credit Union Day

On October 20, 2011, credit union members around the world will celebrate International Credit Union Day, an event to commemorate the credit union movement's impact and achievements. This year's theme: "Credit Unions Build a Better World" celebrates the important economic and social contributions credit unions make to their communities worldwide.

There are more than 49,000 credit unions in the world serving nearly 184 million people in 97 countries. At Rutgers Federal Credit Union, we'll celebrate International Credit Union Day on Thursday, October 20th with refreshments in our offices. We invite you to join us and experience the credit union difference.



Paying Too Much  
for Your Loan\$?

Time for

# DEBT DESTRUCTION!



If high interest debt is piling up, transfer those credit card and loan balances from other financial institutions to Rutgers Federal Credit Union. Consolidate all your bills with our Debt Destruction Loan and take advantage of:

- One convenient, fixed monthly payment
- A low fixed interest rate –  
**as low as 10% APR\***
- Borrow up to \$20,000

With a Debt Destruction Loan, you could find yourself with less to pay out every month in bills and more cash in your pocket for other things. After you've swapped out those high interest bills for a lower rate, kick back, relax and we'll even treat you to a movie!

Get Two FREE Movie Tickets when you close on a Debt Destruction Loan!\*\*

A Debt Destruction loan can help you better manage your finances and your time by combining multiple bills into one manageable monthly payment that saves you money. And, the faster you repay your loan, the less in interest you pay.



Stop paying too much for your loans! Applying for a Debt Destruction Loan is easy. Just log on to [www.rutgersfcu.org](http://www.rutgersfcu.org) and complete a loan application. Or stop by any of our office locations.

*\*Annual Percentage Rate. Members must meet credit union lending guidelines. Does not apply to loans currently financed with Rutgers Federal Credit Union.*

*\*\*While supplies last.*

## Safeguard Your Debit Card

With the holiday shopping season nearing, your STAR/Debit MasterCard usage will likely increase. Remember that identity thieves don't take a holiday. Here are a few simple steps you can take to protect yourself by doing the following:

- Choose the "CREDIT" option when you pay with your debit card and sign for your transactions to avoid using your PIN.
- At ATMs, look for anything unusual on the card reader and don't use it if anything seems questionable.
- Check your account statements to verify all purchases are accurate and were made by you.

Make your holiday shopping a breeze by using a Rutgers Federal Credit Union STAR/Debit MasterCard.

### RFCU Now Offers Wealth Management Services

Retirement Planning | Education Funding | Risk Management  
Tax Mitigation | Wealth Transfer | Charitable Giving



Call or Email Today to Set Up A Complimentary Consultation

**Steven Mantani**  
Independent Wealth Manager

Financial Planning | Investments | Insurance

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## Holiday Closings

### Columbus Day

Monday, October 10, 2011

### Veterans Day

Friday, November 11, 2011

### Thanksgiving

Thursday, November 24, 2011

Friday, November 25, 2011

### Christmas Eve

Saturday, December 24, 2011

### Christmas Day (observed)

Monday, December 26, 2011

### New Year's Eve

Saturday, December 31, 2011

### New Year's Day (Observed)

Monday, January 2, 2012

Please also note that the Newark Branch and College Avenue Branch is closed from 12/24/11-01/02/12. The Busch Branch is open with normal operating hours 12/27/2011-12/30/2011



### 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

(855) 278-3883

### Website

www.rutgersfcu.org

## Put Your Loan Payments on Ice

It's already time to think ahead to the holiday season—and the good news is we've got you covered. Your credit union knows that the holidays can put a little extra stress on your wallet. So we want to put a little extra cash in your wallet.



That's why we offer Skip-A-Payment. For just a \$30 processing fee per loan, you can choose to put your November, December or January loan payment on ice!

That's right – you can skip your loan payment and use the extra funds for holiday gifts, entertainment, travel or whatever your need may be.

Simply complete and return the Skip-A-Payment form below.



## Skip-A-Payment Request Form

**YES**, I would like to skip a loan payment in the following month(s):

November  December  January

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: X \_\_\_\_\_

Date: \_\_\_\_\_

Return to Rutgers Federal Credit Union

or Fax: (732) 445-0387 or Email: loans@rutgersfcu.org



RFCU Fall 2011