



Your Financial Times

BLACK FRIDAY STARTS HERE **SATURDAY** NOV. 1

Choose one or all of these amazing deals and save on your holiday shopping!

ALL MONTH LONG¹



Get 2% off your approved rate on a debt destruction loan up to \$20,000 and pay off your debts.²

Nov. 1 through Nov. 30

BLACK FRIDAY WEEKEND⁴

FREE VISA® GIFT CARDS!

Load up the gift cards with as little as \$10.00. Hurry in, limited quantities.⁵

Nov. 27 through Dec. 1



SKIP A PAY IS 1/2 PRICE!

You save **\$15.00**

Take a holiday from your loan payment.³

Nov. 1 through Nov. 30



3.99% APR⁶

on all purchases made with your

RFCU VISA® CREDIT CARD!

Nov. 27 through Dec. 1

APR = Annual Percentage Rate. Based on creditworthiness and subject to change without notice. ¹11/1/2014 thru Midnight 11/30/14. ²2% APR discount applies to new debt destruction loans financed up to \$20,000 for up to 60 payments. Rate and term depend on amount borrowed. Other restrictions may apply. Rate not available for refinance of an existing RFCU loan. Payment example: \$20,000 at 8% APR; 60 monthly payments of approximately \$403.04. ³A \$15.00 fee is assessed for each loan skipped which can be deducted from your account or you may submit payment by cash or check. Only loans that are not currently late or late in the last 6 months are eligible. You may skip a payment twice per loan, per year. The skip-a-pay form is available on our web site and at all branches. NOTE: By participating in Rutgers FCU's Skip-A-Payment program, you request that Rutgers FCU defer your loan payment as indicated. You agree and understand that: 1) Loans must have originated 60 days prior to be eligible; 2) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 3) Deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 4) The payment deferral will extend the terms of your loan(s); 5) You will be required to resume your payments the following month. If you elected GAP or Warranty Coverage, the coverage will not be extended beyond the original maturity date; 6) For automatic payroll deducted loan payments, your loan payment will be deposited into your Credit Union account and be available for you to withdraw. All deferrals are subject to Rutgers FCU approval. Excludes all real estate loans, tuition loans, and credit cards. ⁴Beginning 11/27/14 Thanksgiving Day through 12/1/2014 midnight Cyber Monday. ⁵Total quantities in branches = 250 cards, limit 5 free cards per member. ⁶APR applies to purchases until paid in full, purchases not made on these dates incur 9.90-12.00% APR. Applies to new and existing cardholders, new cards are subject to credit approval.



Rutgers Federal Credit Union Partners with Rutgers Against Hunger



Over one million NJ residents, including 1 in 5 children, face hunger on a regular basis. Each day, Rutgers Against Hunger (RAH) is taking action to come to their aid. Since 2008, RAH has collected approximately 190,000 pounds of food and raised more than \$216,000 for hunger-fighting agencies across the state.

This October, Rutgers Federal Credit Union is excited to host a fundraising campaign in support of RAH. All four RFCU branches will participate. Please support our efforts by making a monetary contribution or by donating a nonperishable food item at your local branch.

A \$1.00 donation to Rutgers Against Hunger can provide up to 8 meals at a local food bank. Rutgers Federal Credit Union will match every \$1.00 donation up to \$250. The campaign begins on October 1 and will continue throughout the month. For more information on Rutgers Against Hunger, visit rah.rutgers.edu. For more information on Rutgers Federal Credit Union, visit www.rutgersfcu.org

The recipients of this campaign will include food pantries in Camden, Newark, and New Brunswick. Our New Brunswick food pantry and credit union neighbor, Five Loaves Food Pantry Store located at 100 College Ave., will receive any donations collected at our College Ave. and Busch Branches.

Join the Sprint Network and Save



Tired of all the dropped calls, slow speeds and pricey monthly bills? Make all of those a thing of the past with the Sprint Credit Union Member Discount. Credit union members can save hundreds each year on their monthly service – all while enjoying Sprint's fast, reliable, 4G LTE network.

There are two ways to save with

Individuals

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)
- Use **Corporate ID: NACUC_ZZM** to claim your discount

Business

- Get a **15% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)
- Use **Corporate ID: NACUC_ZDS_ZZM** to claim your discount

Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:

1. Free Love My Credit Union Rewards app for Android and/or iPhone.
 - iPhone users find it at the **Apple App Store**.
 - Android users find the app in **Google Play**.
 - Search for "Love My Credit Union Rewards."
 - You will be prompted to black out all confidential information within the app.
2. Visit www.Sprint.com/verify from a mobile device. *Black out all confidential information on your documentation prior to faxing.*
3. Sign up for Sprint's AutoPay using your credit union's checking account or credit union debit/credit card: <http://www.sprint.com/>



Start getting clearer calls, fewer dropped calls and a faster network today with Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving with the Sprint Credit Union Member Discount.

Lighten Up with a Holiday Loan

It's the season for all things merry and bright. But it's hard to lighten up when your wish list is long and your cash is short. That's why RFCU is here to help with a special Holiday Loan.

- Borrow up to \$2,500
- Terms up to 12 months
- LOW 5.25% APR*

The Holiday Loan is available from November 1, 2014 through January 15, 2015 so act now and lighten up your holiday season with some extra jingle in your pocket.



*APR = Annual Percentage Rate. Based on credit worthiness and subject to change without notice. Payment example: \$2500.00 at 5.25% APR, 12 monthly payments of approximately \$213.48.

Celebrating 60!

To commemorate our milestone birthday ... 60 years of serving the financial needs of our members...please join us for refreshments in our branches to celebrate.



THURSDAY, OCTOBER 16TH

(and celebrate International Credit Union Day too!)
in our College Avenue and Busch branches

FRIDAY, OCTOBER 17TH

in our Camden and Newark branches

WEDNESDAY, NOVEMBER 12TH

in all branches

WEDNESDAY, DECEMBER 10TH

in all branches

Employees of the Month

Being named Employee of the Month is a great honor so we would like our members to meet the employees who were recognized for this achievement. As voted by the employees for the employees, the first four winners of our new Employee of the Month program are...

May Employee of the Month

Sylvia Hill, Senior Service Member Representative

Helping the members at the Camden branch get on the road to achieving their financial goals is what Sylvia enjoys most as a Sr. Member Service Representative. She feels like some members have become part of her life, almost like family. Sylvia loves to cook and entertain, and is a true "Party Planner" at heart. Maybe we can use those skills at the credit union too!

June Employee of the Month

Karen Vetter, Member Service Representative

Being awarded employee of the month by her fellow employees, made her feel appreciated. And that's how she makes the members feel at our Busch branch when she reviews their financial needs and offers products to suit them. A European tour is on Karen's bucket list. She loves the beach. Hopefully she'll get to the beaches of Europe one day soon!



July Employee of the Month

Peggy Cartelli, Loan Specialist

Getting members behind the wheel of their first auto is most rewarding to Peggy in her position as a Loan Specialist. Italy is Peggy's dream vacation so no wonder pizza and champagne are her favorite foods.

August Employee of the Month

Heather Krushinski, Branch Supervisor

As Branch Supervisor, the relationships she has formed with members who visit the Busch branch and knowing they can count on her is most important to Heather. Her favorite movie is Mrs. Doubtfire. But there's no doubt that she doesn't see double when she looks at her fraternal twin sister, Heather's 15 minutes older.

Congratulations to all our Employees of the Month on a job well done!

Brown Bag Seminar Series

Rutgers Federal Credit Union is offering **FREE** seminars to help you gain knowledge and understanding for some of life's financial challenges. For all event reservations, please contact Pamela Callender by email pcallender@rutgersfcu.org, by phone at 732-445-3050, ext. 130 or in any of our branches to reserve your seat for any of the financial seminars offered.



Home Buyers Workshop

Attend a comprehensive seminar to help you prepare for home ownership. The presentation will include:

- Identify common myths and misconceptions about home buying
- List factors associated with the cost of purchasing a house
- Describe the mortgage process
- List ways to prepare for the home buying process before filling out an application

CAMPUS	DAY AND DATE	SEMINAR TIME	ROOM NUMBER
CAC Campus Center	Tuesday October 21st	5:00 pm - 6:00 pm	CASC 411 ABC

Credit Ability: Build a Strong Credit History

When It Comes to Your Credit, Do You Know the Score? This seminar will explain the basics of credit scores so that you'll know:

- The significance of your credit score
- How to build your credit
- How to repair your credit
- Tips for using credit wisely

CAMPUS	DAY AND DATE	SEMINAR TIME	ROOM NUMBER
Busch Campus Center	Wednesday November 5th	1:00 pm - 2:00 pm	BCC 116 ABC
Busch Campus Center	Wednesday November 5th	4:00 pm - 5:00 pm	BCC 116 ABC
CAC Campus Center	Wednesday November 12th	1:00 pm - 2:00 pm	CASC cap and skull 413
CAC Campus Center	Wednesday November 12th	4:00 pm - 5:00 pm	CASC 411 ABC
Camden Campus Center	Wednesday November 19th	12:15 pm - 1:15 pm	Viewing Room

Build a Basic Budget: The Five-Step Spending Plan

Anyone who wants to take control of personal spending will want to attend an information session!

- How to create a spending plan
- How to set realistic goals
- Highlight several ways you can track your spending
- Expose budget busters that could destroy your spending plan

CAMPUS	DAY AND DATE	SEMINAR TIME	ROOM NUMBER
Busch Campus Center	Wednesday January 7th	1:00 pm - 2:00 pm	BCC 116 ABC
Busch Campus Center	Wednesday January 7th	4:00 pm - 5:00 pm	BCC 116 ABC
CAC Campus Center	Wednesday January 28th	1:00 pm - 2:00 pm	RSC 411 ABC
CAC Campus Center	Wednesday January 28th	4:00 pm - 5:00 pm	RSC 411 ABC
Camden Campus Center	Wednesday January 21st	12:15 pm - 1:15 pm	Viewing Room

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Fee Change

Effective January 1, 2015, the Incoming Wire Processing fee will be \$10.00.



732-445-3050 • www.rutgersfcu.org

Audio Teller (855) 278-3883
Student Loan Department (855) 267-4219
First Mortgage Department (866) 443-1819

Branch Holiday Closings

Columbus Day

Monday, October 13, 2014

Veterans Day

Tuesday, November 11, 2014

Thanksgiving Day

Thursday, November 27, 2014

Christmas Day

Thursday, December 25, 2014

New Year's Day

Thursday, January 1, 2015

Individual Branch Holiday Hours

College Avenue Branch

11/28-closed

12/24-close at noon

12/25-1/2-branch closed

Newark Branch

11/28-closed

12/24- close at noon

12/25-1/2- branch closed

Camden Branch

11/28-closed

12/24-close at noon

12/25- 1/2- branch closed

Busch Branch

11/28-open 9:00 am - 1:00 pm

12/24-close at noon

12/26-open 9:00 am - 1:00 pm

12/31-close at 1:00 PM

1/2-open 8:30 am - 4:00 pm

24/7 banking is available online



**EQUAL OPPORTUNITY
LENDER**

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

NCUA

National Credit Union Administration, a U.S. Government Agency