

**RFCU**  
Rutgers Federal Credit Union

# Your Financial Times

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

Choose one or all of these amazing deals and save on your holiday shopping!  
**ALL MONTH LONG<sup>1</sup>** **BLACK FRIDAY WEEKEND<sup>4</sup>**

**DEBT  
DESTRUCTION  
LOAN  
SALE  
2% OFF!**

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

## FREE VISA® GIFT CARDS!

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

Nov. 27 through Dec. 1



**SKIP A PAY IS**

Take a holiday from  
your loan payment.<sup>3</sup>

Nov. 1 through Nov. 30

**HALF  
PRICE**

**You save  
\$15.00**



**3.99% APR<sup>6</sup>**

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. <sup>1</sup>11/1/2015 thru Midnight 11/30/15. <sup>2</sup>2% 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. <sup>3</sup>A \$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. <sup>4</sup>Beginning 11/27/15 Thanksgiving Day through 12/1/2015 midnight Cyber Monday. <sup>5</sup>Total quantities in branches = 250 cards, limit 5 free cards per member. <sup>6</sup>APR 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.

## Love your savings; Upgraded

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.



**Rutgers Federal Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day.** Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive exclusive pricing on most new Chevrolet, Buick, and GMC vehicles with the Credit Union Member Discount from GM
- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- ♥ Get the safety and security of roadside assistance and more for less than \$1 per week\* with Credit Union Auto Club.
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\*Based on individual roadside assistance plan

## 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 (RFCU) is excited to host their 2nd annual fundraising campaign in support of RAH. All four of RFCU branches will participate. Please support our efforts by making a monetary contribution or by donating a nonperishable food item at your local branch in New Brunswick, Piscataway, Camden or Newark.

The recipients of this campaign, will include food pantries in Camden, Newark, and New Brunswick.

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](http://rah.rutgers.edu).



## 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 Rutgers Federal Credit Union is here to help with a special Holiday Loan.

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

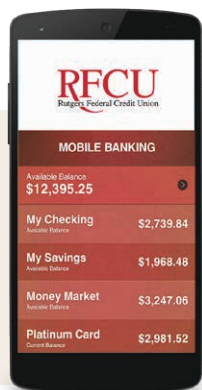
The Holiday Loan is available from November 1, 2015 through January 15, 2016 so act now and lighten up your holiday season with some extra jingle in your pocket.

\*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.

## Mobile Banking is Here!

Your account information is within reach whenever you need it, wherever you go, right from your smart phone. Mobile banking is free\*, safe and provides all the convenience of online banking...at your fingertips.

- Get account balances
- View account transactions
- Transfer funds between your accounts
- Pay bills
- PopMoney



## Get the App - iPhone or Android

Download the free Rutgers Federal Credit Union mobile banking app for your iPhone or Android device, or sign up by visiting us online at [www.rutgersfcu.org](http://www.rutgersfcu.org). (You'll need to enroll in online banking to take advantage of our mobile banking service.)

Stay connected to your credit union accounts wherever you go with mobile banking.

*\*You may be charged for services by your wireless carrier. Check with your service provider.*

## Holiday Shopping Safety

Busy malls, crowded parking lots, and internet shopping sites give opportunities to criminals for stealing your holiday joy by taking your possessions, money or even your identity. Here are a few holiday shopping safety tips to help keep your season merry.

- Bring your cell phone and keep it charged.
- Park in a high visibility, well lit area.
- Leave nothing visible in the car – keep packages locked in the trunk.
- Bring only the cash, debit and credit cards you need.
- Make sure your debit or credit card was given back to you - never let your cards leave your sight.
- If using an ATM, use one in a busy well-lit area.
- When shopping online, buy only from reputable websites with secure, encrypted connections.



Be careful and vigilant to help ensure you have a safe and happy holiday season.

## We've Got Lots to Celebrate!



### Joanne Fabian

*Celebrating 25 years of serving our members*

Joanne began her career with the credit union in 1990 as a teller. Since that time, she has served as Loan Manager, Vice President of Lending and currently holds the position of Vice President of Rutgers Federal Credit Union.

When asked what aspect of her role she enjoys the most, members won't find Joanne's response a surprise, "I enjoy being able to make a difference at the Credit Union. I try to do my best every day at my job." Seeing the credit union grow and prosper over the years has been most satisfying to Joanne.

At home she enjoys time with her husband, two daughters and four cats.

### Debbie Gassaway

*Celebrating a promotion to Assistant Vice President of Operations*

With a banking background, when Debbie joined the Rutgers Federal Credit Union team, she immediately recognized the huge difference between the two financial organizations. It's that difference that she feels is communicated every day to staff and members and the appreciation of each other that goes a long way.

From head teller and various other positions in between, to Assistant Vice President of Operations, Debbie has continued to advance her career at the credit union. Whether it is dealing with a member, employee, or the system, Debbie says she "likes digging in and figuring out the root of the problem, then resolving it."

Her sense of adventure means a love of roller coasters and a bucket list that includes skydiving and a trip to Italy.

We congratulate Joanne and Debbie on their successes at Rutgers Federal Credit Union.

.....And this just in, Congratulations to **Mabel Acevedo** on her promotion to Senior Accountant!

## RFCU Seminar Series November Dates!



### Home Buyers Workshop

Hear from a variety of real-estate professionals that will help you prepare to sell or buy a home.

CAMPUS	DAY AND DATE	SEMINAR TIME	ROOM NUMBER
Newark Paul Robeson Campus Ctr	Wed., November 4th	5:30 pm - 7:00 pm	Monmouth 237
Camden Campus Center	Thurs., November 5th	5:50 pm - 7:00 pm	Room West ABC
CAC Campus Center	Tues., November 17th	5:30 pm - 7:00 pm	Room 411

### Scams: Protect Yourself

Learn about a variety of common scams and how you can protect yourself from the would be thieves.

CAMPUS	DAY AND DATE	SEMINAR TIME	ROOM NUMBER
Newark Paul Robeson Campus Ctr	Wed., November 4th	12:15 pm - 1:00 pm	Monmouth 237
Camden Campus Center	Thurs., November 5th	12:15 pm - 1:00 pm	Room West ABC
CAC Campus Center	Tues., November 17th	12:15 pm - 1:00 pm	Room 411

### Retirement and your Home

Hear from Real-Estate professionals and learn about the pros of downsizing, 55 and over communities and an overview of today's real-estate transaction.

CAMPUS	DAY AND DATE	SEMINAR TIME	ROOM NUMBER
CAC Campus Center	Tues., November 3rd	5:30 pm - 6:30 pm	Room 411

RSVP at [events@rutgersfcu.org](mailto:events@rutgersfcu.org), call 732-445-3050, ext. 130 or at any of our branch locations.

**Light refreshments will be served at all seminars**



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732-445-3050 • [www.rutgersfcu.org](http://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 12, 2015

#### Veterans Day

Wednesday, November 11, 2015

#### Thanksgiving Day

Thursday, November 26, 2015

#### Christmas Eve

Thursday, December 24, 2015  
Close at 1:00 PM

#### Christmas Day

Friday, December 25, 2015  
Saturday, December 26, 2015

#### New Year's Eve

Thursday, December 31, 2015  
Close at 3:00 PM

#### New Year's Day

Friday, January 1, 2016  
Saturday, January 2, 2016

For other holiday hours and closings, check our website or at your branch.



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**EQUAL OPPORTUNITY  
LENDER**

