

# YOUR FINANCIAL TIMES



## Take It On the Road this Summer



### Lowest Car Loan Rates in Years!

Rutgers Federal Credit Union has a wide variety of financing options to meet your individual needs. Whether you're looking at a new car or used car, or just want to lower your current payments, we can help tailor your auto loan to your budget!



Before you shop around, contact the Credit Union to get a pre-approval. You'll find we have some of the best rates around. Plus, we make applying for your vehicle financing quick and easy. Complete a loan application online, call us or visit a branch today.

\*Annual Percentage Rate. Members must meet credit union lending guidelines.

## SUMMER BLAST Visa Card!

Take the ideal traveling companion with you this summer...the Rutgers Federal Credit Union Visa card! With the summer here, your credit card may be getting a lot of activity. Shopping, hotels, rental cars, restaurants, concerts or sports events – make your summer a blast when you use your Rutgers Federal Credit Union Visa card.



No matter how close or far you roam from home, our Visa card provides you with affordable credit, no gimmicks and no hidden costs:

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

With many financial institutions tightening up on credit, even consumers with good credit and no late payments are seeing higher rates on balances. See the savings all year round... apply today!

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

## Last Chance to Cash In! Redeem Your ScoreCard Points Now!



The Visa card ScoreCard Program is ending on July 31, 2010 so this may be your final opportunity to redeem your unused ScoreCard points.

Don't lose out! Cash in your points for free travel or great name-brand merchandise today.

# What You Need To Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

## What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

After August 15, 2010 we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

## What fees will I be charged if Rutgers Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$27 each time we pay an overdraft
- There is no limit on the total fees we can charge you for overdrawing your account

## What if I want Rutgers Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions after August 15, 2010, call **732-932-7645** and talk to one of our representatives, visit [www.rutgersfcu.org](http://www.rutgersfcu.org), complete the form below and present it at any Rutgers FCU Branch location or mail it to: **Rutgers Federal Credit Union 100 College Avenue New Brunswick, NJ 08901**

\_\_\_\_\_ I want Rutgers Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Account Number: \_\_\_\_\_



## Dreaming of a Summer Getaway?

Summer is here and so is our special Vacation Loan. With a low annual percentage rate of just **9.98%** and up to **\$2,500** for **12 months**, our Vacation Loan puts a dream getaway within your reach with extra dollars in your pocket.

Go on a fun-filled family trip, an exotic overseas adventure, a visit to family or a luxurious cruise. Now is the time to take the trip you have been waiting for. Whether you're traveling by plane, train, boat or automobile, our low interest Vacation Loan can help make summer getaway memories that will last a lifetime.

Don't let the summer pass you by! This is a limited time offer, only good through August 31, 2010, so apply today. It's easy. Complete a loan application online at [www.rutgersfcu.org](http://www.rutgersfcu.org), call us or stop by.

\*Annual Percentage Rate subject to credit union lending guidelines. \$88 per thousand/month.

## Lucky Member Wins 42" LCD HDTV!



Winner Vilma Perez (front, center) with RFCU employees (from left to right) Mabel Acevedo, Cathy Lasinski and Joanne Fabian.

Congratulations go to member **Vilma Perez**, winner of the flat screen TV giveaway in our Visa Balance Transfer promotion.

All members who participated in our Visa Balance Transfer promotion were winners! That's because they moved high interest balances to their Rutgers Federal Credit Union Visa credit card and are saving big bucks on finance charges!

Don't have our credit card? Be a winner too with a card that's designed to save you money. Apply today.

## Send Your Bills Packing

Ready for a well-deserved getaway? Sending the kids to camp? Need summer fun spending money? Put some extra cash in your pocket with Skip-A-Payment!

Send your bills packing and celebrate summer with no loan payment(s) in July or August! There is a low \$30 processing fee per loan. Simply complete and return the request form to our office by July 15, 2010.



### Skip-A-Payment Request Form

**YES**, I would like to skip a loan payment in:  
 July 2010    or     August 2010

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 by July 15, 2010 or 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 by July 15, 2010 and return to Rutgers Federal Credit Union  
or Fax: (732) 445-0387 or Email: [loans@rutgersfcu.org](mailto:loans@rutgersfcu.org)**

# Privacy Policy

In recognition of our members' expectation of privacy, Rutgers Federal Credit Union has adopted the following privacy policy.

In the normal course of Credit Union operations, it is often necessary that we communicate information to or about our members. In addition, it is often mandatory that we provide member information to outside sources. For example, we provide information to an outside vendor to facilitate the mailing of account statements and the mailing of loan information to our members; we respond to subpoenas; we respond to requests for information from Credit Union regulators and other sources who have a legal right to the disclosure information; and we provide information to credit reporting agencies.

Members may authorize the release of information for credit references, check or credit card payments, or for other business transactions.

The Rutgers Federal Credit Union communicates to its members a wide range of financial products and services. When the Credit Union introduces a financial product from an outside source, the Credit Union requires a contractual agreement to protect the confidentiality of member information. RFCU is highly selective in choosing vendors and service companies that assist us in providing quality products and services to our members.

We may share certain member information with third parties to facilitate the offering, administration, collection, and delivery of these products and services as well as responding to subpoenas, etc., under controlled circumstances designed to protect our members' privacy. Members interested in the financial product available from the outside source, may choose to provide personal information to them. We may disclose the following kinds of personal information about our members to an outside source:

- Information provided by our members on applications and other Credit Union forms,

such as your name, address, social security number, your assets and your income;

- Information about our members' transactions with us or with others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a consumer reporting agency such as credit worthiness and credit history.

We require third parties to comply with strict standards regarding security and confidentiality of such information. Third parties are not permitted to release, use for their own purposes, or sell any member information we share with them.

RFCU does not sell member information to outside parties. RFCU does exchange certain information about our members with select credit reporting agencies within the provisions of the Fair Credit Reporting Act. The full text of the FCRA is available from the Federal Trade Commission and is on their website: [www.ftc.gov](http://www.ftc.gov).

Except as permitted by law, the RFCU does not disclose nonpublic personal information about former members.

## Marketing Information Opt Out

Except as permitted by law, members may direct the RFCU not to disclose nonpublic personal information about you to third parties. If a member wishes to make such an arrangement, they may call (732) 932-7645 or (732) 445-3050 or write to RFCU, 100 College Avenue, New Brunswick, NJ 08901.

## Credit Union Employees

At Rutgers Federal Credit Union, employee access to member information is authorized for business purposes only. Dissemination of member information by RFCU employees.

is based strictly on "the need to know." Our employees are regularly instructed of their obligation to maintain the confidentiality of member information.

## Security Standards

The RFCU has established and continually monitors its security standards and procedures to protect our members from unauthorized access to confidential information, including Internet accessible information.

## Accuracy and Right of Correction

The goal of the RFCU is to maintain complete information about our members and their accounts. If a member believes that their member records contain inaccurate information, they will be asked to notify the Credit Union at (732) 932-7645 or (732) 445-3050 or write to them at 100 College Avenue, New Brunswick, NJ 08901. Any inaccuracies discovered during investigation of member records will be corrected.



### 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](http://www.rutgersfcu.org)

\*Outside sources include – CUNA Mutual for Insurance, Credit Union Affiliates of New Jersey for mortgage servicing, Affinity Vehicle Services for automobile leasing, EDS for data processing and member statements, NCUA as our federal regulator.

## HOLIDAY CLOSINGS

Independence Day • Monday, July 5, 2010  
Labor Day • Monday, September 6, 2010

