

# Your Financial Times

## LET RFCU BE YOUR HOLIDAY SUPERHERO

HEROIC SPECIALS AWAIT YOU  
THIS HOLIDAY SEASON!

**POW!**

**CRUSHING  
CONVENIENCE**

ALL NOVEMBER LOAN  
APPLICATIONS WILL BE  
ENTERED INTO A GRAND  
PRIZE DRAWING FOR A  
BEATS SOLO<sup>2</sup> EAR HEADPHONE<sup>2</sup>

APPLY ONLINE  
OR IN BRANCH

**UNSTOPPABLE  
SAVINGS!!**

**1/2 PRICE SKIP A PAY!**

VALID NOV 1-30, 2017

**BOOM!**

**RFCU SAVES YOU  
FROM HIGH PRICES!**

**WOW!**

**BAM**

APPLY AND CLOSE ON A  
**HOME EQUITY  
LOAN OR HELOC**  
AND GET A GIFT AT CLOSING<sup>3</sup>

**FEARLESS  
SERVICE!**

**VISA GIFT  
CARD BOGO**

BUY ONE GET ONE FREE  
UP TO 2 CARD FEES WAIVED  
PER PERSON<sup>4</sup>

MEMBERS FUND THE CARDS FROM \$10 TO \$1,000

Subject to RFCU lending guide lines. <sup>1</sup>A \$15.00 (regularly \$30.00) 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, credit cards and RU Auto Plan. All Loan applications enter to win: <sup>2</sup>Terms and conditions: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO PARTICIPATE OR WIN PRIZES. OPEN TO LEGAL RESIDENTS OF THE UNITED STATES OF AMERICA. VOID WHERE PROHIBITED OR RESTRICTED BY LAW. By participating in the Credit Unions enter to win event, you acknowledge that you understand and will abide by these Official Rules. All loan applications for \$2500.00 or more submitted to RFCU from November 1-30, 2017 will be entered to win one (1) grand prize. Entry form must be complete. Entries may also be made by mailing a 3x5 card with name, email, cell phone number to: Rutgers Federal Credit Union, Attn: Marketing Manager, 85 Davidson Rd, Piscataway, NJ 08854. Winner will be selected on December 5, 2017 in a random drawing to be held by the credit union. Winner will be notified via telephone. Credit Union is not responsible for errors, fraud or other events affecting this drawing, which are beyond the Credit Union's control. Credit Union employees, volunteers and members of their immediate family are not eligible to participate. <sup>3</sup>Receive a gift upon closing a Home Equity or Home Equity Line of Credit (HELOC) on applications submitted November 1-30, 2017 and closed by January 30, 2018. Minimum application amount \$5000.00 and a \$2500 initial draw on a HELOC required. 1 gift per closed loan. Your home must be in the state of New Jersey and be your primary residence to be eligible for this loan. Loan is subject to credit union guidelines, credit worthiness and membership eligibility. <sup>4</sup>Purchase and fund a Visa Gift Card and RFCU will waive the fee of \$3.00 for a second Visa Gift Card when bought together. Card values to be loaded with members available funds; card limits apply. Limit of two (2) waived purchase fees valued at \$6.00 total per member, while supplies last. Total quantities in branches = 250. Promotional dates; November 22, 2017 – December 1, 2017. Offer valid for RFCU members only.

# Rutgers Federal Credit Union Partners with Rutgers Against Hunger

This October, Rutgers Federal Credit Union (RFCU) is **excited** to host their **4th annual 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 in New Brunswick, Piscataway, Camden or Newark.

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 over 190,000 pounds of food and raised more than \$216,000 for hunger-fighting agencies across the state.



Fighting hunger. Serving hope.

The recipients of this campaign will include food pantries in 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).



## THE BEST WAY TO BUY AND FINANCE YOUR NEXT VEHICLE.

BORROW FROM RUTGERS FEDERAL CREDIT UNION.  
BUY FROM ENTERPRISE CAR SALES.



Visit [www.rutgersfcu.org](http://www.rutgersfcu.org) for more information.  
Preview Enterprise's great selection of quality used vehicles at [cuauto deals.com](http://cuauto deals.com)



Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo, Enterprise, "Enterprise Certified", "Happiness Guarantee" & "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2017 Enterprise Car Sales.



## CREDIT UNION TRAVEL CLUB

Learn more or activate your account at:  
[www.cutc.com/rfcu](http://www.cutc.com/rfcu)

## To Our Veterans, We Salute You

We appreciate the sacrifice of the men and women in the United States military that serve courageously for the freedom and security that we enjoy in America. During the month of November 2017, we're **honoring Veterans Day with preferred loan rates for our active and retired veterans** by discounting your approved loan rate (APR)\* by .25%:

- Personal loans
- Debt consolidation loans

\*APR = Annual Percentage Rate. Based on credit worthiness and subject to change without notice. Call 732-445-3050, ext. 2 for more information. Proof of military status is required.



## Get The **Gifts** You Want and **Not The Surprises** You Don't

We love to spread the joy of the holidays to our friends and family at this time of year with a thoughtful gift that lets them know how much we care. Unfortunately, while we're out looking for the perfect item for everyone on our list, it's important to be mindful that the holiday shopping season is also a high activity time for fraudsters and thefts of opportunity.

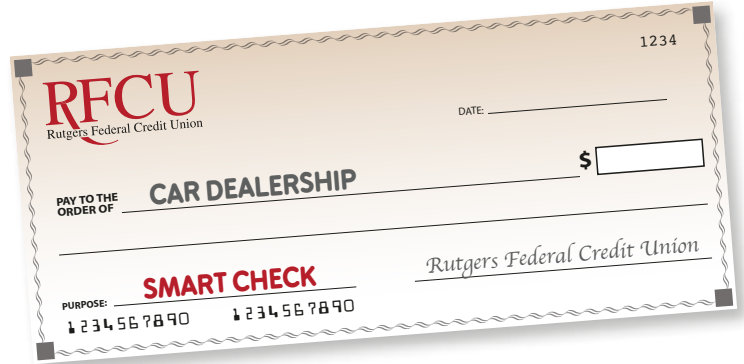


You can protect yourself by taking a few precautions this holiday season:

- Update your web browser to ensure the latest security protocols are in place
- Investigate the companies you are dealing with online and know their privacy policy
- Don't use public Wi-fi for online purchases where your information could be intercepted by an unauthorized viewer
- Look for HTTPS in the website link, noting it is a secure website
- Be aware to protect your personal identification number when paying in person
- Check your credit card statement thoroughly and report any suspicious items

For additional peace of mind, sign up for 'Verified by Visa', an added protection service for our members that make online purchases with your Visa card safer and more secure.

## When you are ready to buy your next car- **get SMART CHECK!!**



Before you start the car buying process, get pre-approved for your loan and walk out with a **blank check!** Yes, a blank check, making the car buying process **fast and easy**. RFCU CEO Maria Holowka used the **SMART CHECK\*** for a quick and streamlined process.

"As the president and CEO of Rutgers Federal Credit Union, it is important for me to utilize our products and services. When it was time to purchase a vehicle for my family I did exactly what you would do! I went to my loan department at RFCU to get pre-approved. I left the office on Friday afternoon with an approved loan and a Smart Check. Perhaps like you, I did most of my research on-line narrowing down the make and model that would best suit my needs and budget. Having my loan pre-approved and equipped with a Smart Check, I was able to schedule my test drive, negotiate the price, and take care of all the financing within less than 1-hour! Using Smart Check was the same as making a cash purchase at the dealership and it saved me countless hours in the dealership's finance department! I highly recommend you take the stress out of buying your next car and go equipped and ready with Smart Check!"

*\*Loan approval required to obtain a Smart Check. Subject to RFCU lending guidelines.*



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 \$1.4 billion with Love My Credit Union Rewards discounts. Start saving today on any or all of these services:



Go to [www.lovemycreditunion.org](http://www.lovemycreditunion.org)

# RFCU Fall Seminar Series

## Your Passport to Retirement Seminar

Wednesday, November 1, 2017  
5:30-6:30 pm

How to Overcome & Avoid Roadblocks:



- Understanding
- Failure to Plan
- Taxes
- Knowledge
- Inflation
- Your Health

## Credit Score Seminar

Wednesday, November 8, 2017  
5:30-6:30 pm

Everything you Wanted to Know about your Credit Score



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

## Home Buyers Seminar Wednesday, November 15, 2017 5:30-6:30 pm

Learn about the home buying process:

- How to get Pre-approved
- Steps along the process
- What to expect from your Realtor



**All November seminars are in Room 122 in the Busch Campus Student Center. RSVP for these events at [events@rutgersfcu.org](mailto:events@rutgersfcu.org) or stop by any branch.**

### Holiday Closings

<b>Columbus Day</b> Monday, October 9, 2017	<b>Thanksgiving</b> Thursday, November 23, 2017 Friday, November 24, 2017
<b>Veterans Day</b> Saturday, November 11, 2017	<b>Christmas</b> Saturday, December 23, 2017 Monday, December 25, 2017
	<b>New Year's</b> Monday, January 1, 2018

Check our website for specific branch holiday hours.



## Star Employee for the 2nd Quarter Shari Stess-Scott

Congratulations and thanks to Shari Stess-Scott for her 20 years of service to RFCU and our members! We appreciate all you do and your loyalty to the best member care! Voted by her peers and co-workers as the Star Employee for the 2nd quarter of 2017.



732-445-3050

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

Student Loan Department

(855) 267-4219

First Mortgage Department

(866) 443-1819

### College Avenue Branch

100 College Ave.

New Brunswick, NJ 08901



Mon. - Fri. 8:30 am - 5:00 pm

### Busch Branch

85 Davidson Road

Piscataway, NJ 08854



Mon. - Fri. 8:30 am - 5:00 pm

Sat. 9:00 am - 12:00 pm

### Newark Branch

249 University Ave.

Newark, NJ 07102

Mon., Wed., Fri. 9:00 am - 4:00 pm

Closed 1:00 pm - 1:30 pm

### Camden Branch

326 Penn Street

Camden, NJ 08102

Mon., Wed., Fri. 9:00 am - 4:30 pm



Closed 1:00 pm - 1:30 pm



**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