

POW!

Your Financial Times



HOLIDAY SUPERHERO RETURNS

HEROIC SPECIALS AWAIT YOU THIS HOLIDAY SEASON!

OUR GIFT TO YOU...
CardValet

BOOM!

A FREE APP - YOU CAN SET SPENDING LIMITS AND TURN ON AND OFF WHEN NOT IN USE - GIVES YOU REAL TIME ALERTS ON YOUR RFCU DEBIT CARD & CREDIT CARD!⁴

LOAN MANIA!

ALL NOVEMBER LOAN APPLICATIONS WILL BE ENTERED INTO A GRAND PRIZE DRAWING FOR A "BEATS SOLO"² ON-EAR HEADPHONES²

APPLY ONLINE OR IN BRANCH

Wow!

AUTO ESSENTIALS

COMPREHENSIVE CAR COVERAGE PLAN... PROVIDES PEACE OF MIND FOR YOU AND YOUR FAMILY WITH GREAT PRICES!⁵

- WINDSHIELD AND KEY REPLACEMENT
- ASSISTANCE FOR FLAT TIRE, BATTERY & LOCK-OUT

BAM

VISA SPECIAL

7.99% APR ON ALL PURCHASES³
FROM THANKSGIVING DAY THRU MIDNIGHT CYBER MONDAY

UNSTOPPABLE SAVINGS!!

1/2 PRICE SKIP A PAY¹

VALID NOV 1-30, 2018

*All loans are subject to RFCU lending guidelines. ¹A \$17.50 (regularly \$35.00) 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, with a maximum of six skipped payments over the term of the loan. The skip-a-pay form is available on our web site and at all branches. 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: a) Loans must have originated 60 days prior to be eligible; b) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; c) Deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; d) The payment deferral will extend the terms of your loan(s); e) 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; f) 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. ²Terms 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, 2018 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, 2018 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. ³7.99% APR (Annual Percentage Rate) on Visa credit card applies to purchases made between 11/22/2018 thru midnight 11/26/2018, until paid in full, purchases not made on these dates incur 11.9-14.00% APR. Applies to new and existing cardholders, new cards are subject to credit approval. ⁴CardValet is a card control and risk mitigation service. It provides a no-cost card management tool via a convenient, downloadable app. Simply download the CardValet app to your mobile device, then customize usage settings and alert preferences. For directions of use, go to our website homepage. ⁵Auto Essentials is not a required purchase. It is a comprehensive auto coverage plan that includes but is not limited to road side assistance, key replacement, wheel and tire repair and more. Available on model years 10 years and newer, plans range from 1-7 years, and cost of plan is dependent on auto make/model/year and mileage.

RFCU Fall Seminar Series

Social Security: Everything You Need to Know

Tuesday, October 16th

All seminars are at 5:30 PM in Room 122 in the Busch Campus Student Center.

RSVP for these events at events@rutgersfcu.org or on our events page.

Retiring from Rutgers: Your NJ ABP Roadmap

Tuesday, November 13th

Rutgers Federal Credit Union Partners with Rutgers Against Hunger

During the month of October, RFCU is excited to host their 5th Annual Fundraising campaign in support of RAH. Please support our efforts by making a monetary contribution or by donating a non-perishable food item at your local branch in New Brunswick, Piscataway, Camden or Newark.

A \$1.00 donation to Rutgers Against Hunger **can provide up to 8 meals at a local food bank.** Visit us at rah.rutgers.edu for more information.



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

We Salute Our Veterans


We appreciate the sacrifice of the men and women in the United States military who serve courageously for the freedom and security that we enjoy in America. During the month of November 2018, 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

Call 732-445-3050, ext. 2 for more information. Proof of military status is required.

*APR = Annual Percentage Rate. Based on credit worthiness and subject to change without notice..



 **Star Employee for the 2nd Quarter Jennifer Zelada**
Congratulations and thanks to Jennifer for her exceptional service to our members.

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732-445-3050

www.rutgersfcu.org

Student Loan Department
(855) 267-4219

First Mortgage Department
(866) 443-1819

Loan Department
loans@rutgersfcu.org

General Inquiries
info@rutgersfcu.org

Holiday Closings

Columbus Day

Monday, October 8, 2018

Veterans Day

Monday, November 12, 2018

Thanksgiving

Thursday, November 22, 2018

Friday, November 23, 2018

Christmas Day

Tuesday, December 25, 2018

New Year's Day

Tuesday, January 1, 2019

Check our website for specific branch holiday hours.

College Avenue Branch

98 College Ave.

New Brunswick, NJ 08901

Busch Branch

85 Davidson Road

Piscataway, NJ 08854

Newark Branch

249 University Ave.

Newark, NJ 07102

Camden Branch

326 Penn Street

Camden, NJ 08102

Check our website for branch hours.



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