

Your Financial Times

Get a Customized Auto Loan and Monthly Payment



Let's face it, your auto needs are as unique as you are, so why should you be locked into an auto loan that isn't a perfect fit for you? Let the staff at RFCU customize the program that is best for you.

We work with you to determine if a traditional auto loan* OR the R Team Auto Plan** is best for you. **And set you up into a payment that fits your budget!** All of our auto finance options include your choice of disability, loss of life and involuntary unemployment protection, extended warranty and enhanced guaranteed asset protection (GAP).

What are you waiting for? We are ready to help you to get into your next car. Apply online at www.rutgersfcu.org or visit us in any branch to get started.

***Rate is based on credit worthiness and is subject to change without notice. **Subject to credit approval, APR=Annual Percentage rate, Rates as low as 3.49%, Balloon Terms: 24-72 months (Includes banded terms, 39, 42, 51, 54, 63, and 66), Eligible Vehicles: Future Year, Current Year, and up to 5 years used (Note: Mileage limitations based on vehicle year., Mileage options: 12,000, 15,000 or 18,000 per annum (in addition to current mileage on the odometer at loan origination.), Over-mileage Fee: \$.10 per mile, Disposition Fee: \$195, plus Residual Insurance Surcharge if applicable; Residual Insurance Surcharge: Residual \geq \$20,000 = \$400, Residual \geq \$30,000 = \$575, Residual \geq \$40,000 = \$725, Excess Wear & Tear: AFG has an option which provides the borrower with a maximum \$1,500 allowance towards any excess wear and tear and/or excess mileage charges on surrendered vehicles. (Inquire for more information), Residual Value: Created by Automotive Lease Guide and Insured by RVI America

Savings Are in the Air...with a Spring Choice Loan

Choose your Loan amount!

- up to \$3,000

Choose your Loan term!

- up to 24 months

Choose what you'll spend it on...

- it's your choice!

Hurry! Only available while spring is in full bloom - April 1 through May 15, 2017. Apply online at www.rutgersfcu.org or visit any branch.

APR*=Annual Percentage Rate. Rate is based on credit worthiness and is subject to change without notice. Payment example: \$3,000.00 at 6.25% APR, 24 monthly payments of approximately \$133.30. Rate not available for existing RFCU loans.



Celebrate Moms, Dads & Grads with a Visa Gift Card

Who are you celebrating with this spring? Treat them to a Visa Gift Card that won't leave you tangled in high fees.



Pre-load any amount from \$10 to \$1,000 on your gift card for the incredible low fee of only \$3! With a variety of designs available, you can ensure a custom fit for Mother's Day, Father's Day or to celebrate your graduate's achievement. The Visa Gift Card from Rutgers FCU has gift-giving all wrapped up. Available at any RFCU branch.

Spring Seminars:

RU Financially Strong?

Presented by RU Financial, the RFCU Investment Partner

Thursday, April 6th at 5:30 pm • Busch Student Center • Room 122

Your Passport to Retirement. How to Overcome and Avoid Roadblocks:

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

An Evening with Jason Vitug

Rutgers Alumni, founder of Phroogal, and author of best-selling and NY Times reviewed "You Only Live Once"

Wednesday April 26th at 5:30 pm • Busch Student Center • Room 122

Financial awareness is the key to a financially secure future and Jason Vitug will talk to our members about achieving the best life through smart money moves. Learn how to prioritize spending, how to save efficiently, and how to take advantage of simple tools you didn't know you had. Book signings at the conclusion of the event.

First 20 people to register will receive a signed copy of Jason's book! Books will also be available for purchase for \$27.99.

RSVP Any Seminar: events@rutgersfcu.org -or- visit our calendar page at <http://www.rutgersfcu.org/home/about-us/events-and-activities>

Light refreshments will be served.



Annual Meeting

WHEN: Tuesday, June 13, 2017, 5:30 p.m. to 7:30 p.m.

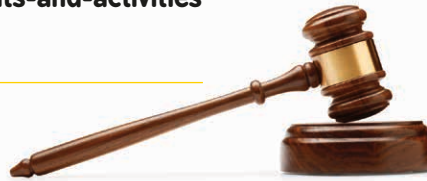
WHERE: College Avenue Student Center, 126 College Avenue, Room 411, 4th Floor

RSVP: events@rutgersfcu.org -or- visit our calendar page at www.rutgersfcu.org/home/about-us/events-and-activities

Hear about your credit union's success during 2016 and learn about future plans. Enjoy refreshments as you meet fellow members, the Board of Directors and our friendly staff.

Featuring an exciting presentation and demonstration from Rutgers University own Dave Maiullo, creator, writer, and star of the off-Broadway production, "That Physics Show"!

The following nominee has been recommended for the available positions on the Board of Directors. There will be no nominations from the floor at the Annual Meeting. Bob McGinn, Senior Facilities Project Specialist at Rutgers University has been a credit union member for 25 years and currently sits on the Supervisory Committee. Prior to his tenure at Rutgers, Bob was in the U.S. Army and is a Veteran of the Vietnam war, he then spent 17 years in the Department of Defense. When not at work, Bob is a certified Soccer, Lacrosse and Hockey referee.



Congratulations to Jenna Smith, Winner of the STAR EMPLOYEE Award!
Voted by her peers as the STAR EMPLOYEE for the 3rd quarter of 2016.

Congratulations to Virginia Montero, Winner of the STAR EMPLOYEE Award!
Voted by her peers as the STAR EMPLOYEE for the 4th quarter of 2016.



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732-445-3050 • www.rutgersfcu.org

Student Loan Department
(855) 267-4219

First Mortgage Department
(866) 443-1819

Holiday Closings

Memorial Day

Saturday, May 27, 2017
Monday, May 29, 2017

Independence Day

Tuesday, July 4, 2017

College Avenue Branch

100 College Ave.

New Brunswick, NJ 08901

Mon. - Wed. 8:30 am - 4:00 pm

Thurs. 8:30 am - 6:00 pm

Fri. 8:30 am - 5:00 pm

Busch Branch

85 Davidson Road

Piscataway, NJ 08854

Mon. - Wed. 8:30 am - 4:00 pm

Thurs. 8:30 am - 6:00 pm

Fri. 8:30 am - 5:00 pm

Sat. 9:00 am - 1:00 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

Tues. & Fri. 9:00 am - 3:00 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