

Your Financial Times

Launching This Summer
www.RutgersFCU.org

Ensuring that our members have the latest information to guide their financial future and a convenient portal to connect with us whenever they need was the goal. And, we're pleased to report that the mission has been accomplished. Offering online access to our services and latest industry trends, we're at your fingertips whether you're around the block or around the globe.

The New Website is About You

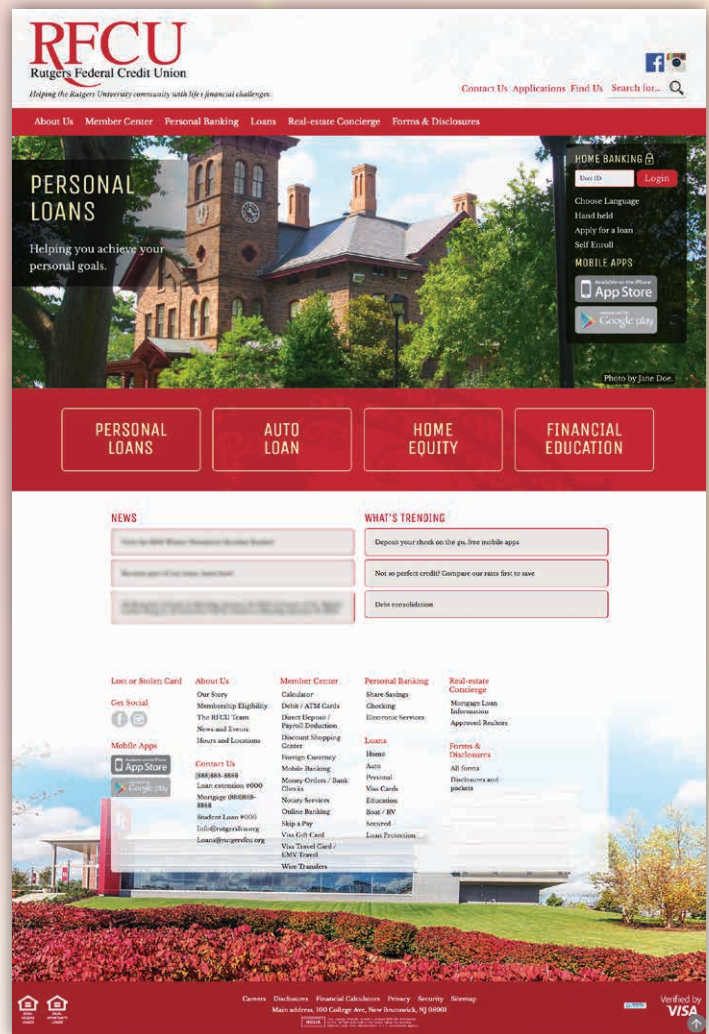
When we looked at re-development of our website, we considered what we were hearing from our members. You asked for online loan applications to increase convenience and for timely announcements for upcoming seminars and exclusive member offers. You wanted to have access to the latest interest rates for loans, credit cards and lines of credit to help you make the best decisions. It's all been included in an easy format that makes each visit a breeze.

What's Trending?

Our new site helps keep your finger on the pulse of what is happening locally and globally allowing you to make informed decisions and keep you in the driver's seat of the latest trending topics. The What's Trending page will also include exclusive and regularly updated photos and news from Rutgers University campuses and topics that impact our daily lives.

At Your Desk or On the Go

We've made sure that our new site is compatible with any device you use, from your desktop computer to your handheld device so you're never out of the loop regardless of where your travels take you.



Welcome yourself to the new face of
Rutgers Federal Credit Union for the superior
 member experience you've come to expect.

TRAVEL SAFELY

Dreaming of a Summer Getaway?

As the summer temperatures begin to soar, many of us are ready to pack up and hit the road for a vacation after enduring the long winter. You can avoid your dream vacation becoming a nightmare by considering a few travel safety tips.



While we know you're excited about the adventure ahead, be mindful of what you post on social media or other online sites. Avoid posting details which announce when you'll be leaving, as this may be a signal to the criminal element that there is an unattended home which may ignite their curiosity. Instead, save your vacation announcements and photos until after your return.

Some other simple tips for keeping your home safe while on vacation are:

- Unplug all appliances and electronics to save electricity and also to protect this equipment from power surges and fire risk.
- Install a light switch timer which will activate your lights to give the appearance that your home is occupied.
- Ask a friend to check in on the place, collect any newspapers or mail so that they don't accumulate while you are away.

If you're looking for more than just a weekend getaway and your travel plans include an out of state or international destination, there's more to think about than just ensuring that your passport is current. Before you depart, plan to leave a copy of your itinerary and your travel insurance policy with a friend or relative who will be remaining at home. **And notify your credit union** so we can make sure your credit and debit cards are not blocked. These steps will add to your peace of mind so that you can truly relax wherever your travels may take you.

RFCU is a Great Travel Companion

Mobile Banking for life on the go. Our mobile banking app is a fast and secure way to manage your finances on the go - no matter where life takes you. You'll find the app on your device store or register through Home Banking.

Foreign Currency. Be prepared and buy before you leave- you'll avoid waiting in long lines after a long, overnight flight. Avoid unnecessary fees and inflated exchange rates in airports, hotels and banks. We offer over 100 currencies with currency price protection services.



Visa TravelMoney Card. Safer than cash and super convenient. Before you leave, stop by RFCU and get your Travel Card loaded with up to \$1000 on a card. You can also register the card for 90-day purchase protection plus travel and emergency assistance. Even get reimbursed if your luggage is lost. Emergency card replacement is also available.

Check our website for complete information on the above services, www.rutgersfcu.org.

Your "Someday" is Today

The RFCU Lifestyle Loan gets you there.

Cosmetic surgery, veterinary bills, adoption expenses, an ultimate vacation, sky diving, surfing lessons...achieving your dreams is in reach with our Lifestyle Loan. We can help you enhance your life, your body or your mind. There's no need to wait another day, your "some day" can be today.

Apply for your Lifestyle Loan today - online at www.rutgersfcu.org or stop by the branch nearest you.

Subject to credit union guidelines and credit worthiness.



Savings For The Summer And Beyond!

Expect Smooth Sailing This Summer

Stay on track with your plan, no matter what surprise challenges life throws your way this summer. Rutgers Federal Credit Union has programs to help you save your money and get the most out of your summer ... and beyond.



When life presents you with unexpected emergencies, like medical expenses, a sudden home appliance replacement or tending to the financial needs of a loved one, it is good to know that Rutgers Federal Credit Union is in your corner. **Skip A Payment**** allows you to defer a loan payment without negatively impacting your credit. We understand that when your budget is off balance and your paycheck seems to be stretched to the limit, it's nice to have some flexibility when life's

emergencies pop up. (See back page for details.)

Share your savings goals with us and let us help you by setting up a **Club Account** to achieve them. Club accounts are a great way to save for a vacation, specific purchase, or even just to reward yourself on occasion for all your hard work.

(Restrictions apply, see Membership Booklet for more details.)



Take the high repair expenses out of owning an automobile with **mechanical breakdown coverage** on your vehicle. Save yourself the surprise of unexpected repair bills with a plan that comes with nationwide coverage and no deductible on covered parts or labor. What's more, the plans offered through Rutgers Federal Credit Union are transferable and if the vehicle is deemed to be irreparable, the full premium of your service agreement will be refunded to you.

Some restrictions may apply. Contact us for more information.

Let's not forget that a penny saved is a penny earned. Members enjoy the added benefit of discounts when shopping with affiliates of our **Love My Credit Union** program.

Offers include exclusive moving discounts through Allied Movers, discounts from Sprint on monthly data packages, and a \$100 gift card from ADT when you sign up for home security and fire protection packages. But the deals don't end there, with more than 1,500 online retailers offering **cashback rebates**, you'll continue to reap the benefits of Rutgers Federal Credit Union membership with everyday purchases that you may already be making. Go to **LoveMyCreditUnion.org** to learn more.

Steer clear of the rough seas of financial uncertainty and enjoy the calm waters that accompany financial peace of mind this summer.



Home Equity Brings Your Dreams to Life



Homeowners are discovering a life they never imagined possible with the help of a home equity line of credit from Rutgers Federal Credit Union.

We're offering low rates so now is a great time to utilize your home's equity. Whether for college tuition or a home renovation that turns your fixer upper into the home you've always wanted, the benefits of a home equity line of credit don't stop there. Consolidate high interest debt and put more disposable income into your own pocket.

How can your home's equity help you achieve the goals that seem to be just out of reach? Call today and let's discuss how this solution will work for you.

**Your home must be located in the state of New Jersey and be your primary residence to be eligible for this loan. Loan is subject to credit union guidelines and credit worthiness.*

New ATM on Cook Campus!

Located in the INFH Building in the vestibule next to Harvest.

EMV Cards Update

Watch your mailbox in July and August for your new Visa Credit Card and/or your Debit MasterCard with an EMV chip. Then, just activate your card and use. Your new Debit Card is set up for chip and PIN which adds a whole new level of security for you.



732-445-3050 • www.rutgersfcu.org

Student Loan Department (855) 267-4219

First Mortgage Department (866) 443-1819

Member Appreciation Day ~ July 15th!



We've set aside a day to celebrate you, our members, and thank you for being such an important part of our credit union family. Stop in any branch on Friday, July 15th for cold beverages, an RFCU free fun summertime gift and the chance to win a \$25 Visa gift card! Don't miss the celebration!

Do we have your email address? So that we may keep you informed, we need your current email address. To update or add an email address, log onto Home Banking, call us or come in and let us know!

Congratulations to Max Walker, Winner of the STAR EMPLOYEE Award!



Voted by his peers as the STAR EMPLOYEE for the 1st quarter of 2016.

Skip a Payment (continued)

****A \$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 payroll deducted loan payments that skip-a-pay, 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.**

Holiday Closings

Independence Day

Saturday, July 2, 2016

Monday, July 4, 2016

Labor Day

Saturday, September 3, 2016

Monday, September 5, 2016

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

Mon. - 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

