



# Your Financial Times

A Customized Auto Plan and Monthly Payment...Just for You!



Your auto needs are as unique as you are. Let the team at RFCU customize the program that works for you:

**TRADITIONAL AUTO LOAN\*\* | R TEAM AUTO PLAN\***

All Loan options include a choice of:

LOAN  
PROTECTION  
PLANS

DISCOUNT  
INSURANCE

EXTENDED  
WARRANTY

ENHANCED GUARANTEED  
ASSET PROTECTION  
(GAP)

What are you waiting for?

Get your **customized** Auto plan that's a perfect fit for YOU today! **Apply online or stop by any branch.**

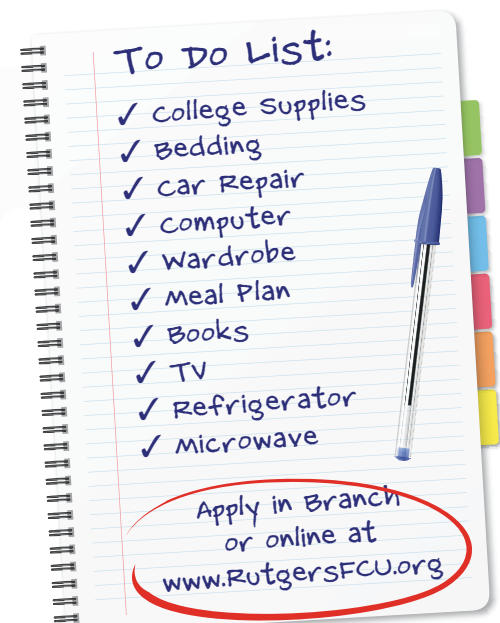
\*\* Rate is based on credit worthiness and is subject to change without notice. Subject to credit approval, APR=Annual Percentage rate. \*R Team Auto Plan: Rates as low as 3.49%, Balloon Terms: 24-72 months (Includes banded terms, 39, 42, 51, 54, 63, and 66), Eligible Vehicles: Future Year, Current 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= $\leq$ \$20,000=\$400, Residual= $\leq$ \$30,000=\$575, Residual= $\leq$ \$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.

**6.99% APR\* on All Purchases Made  
July 1 - August 15, 2017\***

Let the RFCU Credit Card help you stay on budget in ALL of your purchases\*!

ALL WITH:

- No Annual Fee
- Zero Fraud Liability
- View transactions in Real Time



\*APR = Annual Percentage Rate. Based on credit worthiness, and subject to change without notice. All new purchases made using your Rutgers Federal Credit Union VISA Credit Card from 7/1/2017 through 8/15/2017 will qualify for a promotional rate of 6.99% APR for 12 months, from date of purchase. Rate reverts to regular approved rate thereafter. Purchases not made on these dates will incur 9.90%-12.00% APR. Applies to new and existing cardholders, new cards are subject to credit approval. Cash Advances are not applicable.

Looking for a Home? Wondering how to find the right Realtor?  
Need a Mortgage or a Home Equity Line of Credit?

## The RFCU Real Estate Concierge has you covered!

### Buying or Selling a Home?

Rutgers Federal Credit Union has scouted, screened and made available the resources you need to help make your home search as seamless as possible. These top professionals in their fields are available to help with your home buying or selling process. To "meet" your hand-selected team go to the Real-Estate Concierge Services page on our website.



### Need to Finance or Refinance a Home?

Rutgers Federal Credit Union has mortgage options to make your dream of home ownership a reality. Check out our mortgage page or call 866-443-1819.

### Want to Borrow against Your Existing Home?

Ready to use your home to borrow money? Our HELOC (Home Equity Line of Credit) offers a variety of terms and no closing costs. Call our professional loan staff at 732-445-3050 option 2.

## Take along RFCU while you are Traveling



### Mobile Banking and Deposit

Our mobile banking app is a fast and secure way to manage your finances on the go - no matter where life takes you. Download the app now!

### 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 \$100 - \$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.\*

\*Fees apply. Check our website for complete information on the above services.

Congratulations to Ana Pitts, Winner of the STAR EMPLOYEE Award!  
Voted by her peers as the STAR EMPLOYEE for the 1st quarter of 2017.



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RFCUSummer2017



732-445-3050 • www.rutgersfcu.org

Student Loan Department  
(855) 267-4219

First Mortgage Department  
(866) 443-1819

### Holiday Closings

#### Independence Day

Tuesday, July 4, 2017

#### Labor Day

Saturday, September 2, 2017

Monday, September 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