



Your Financial Times

For life's unexpected moments...

STAY PROTECTED



PROTECT your credit rating, bank account and loan payment with the RFCU Loan Protection Options. Your auto, personal, home equity, credit card, continuing education, and seasonal loans can be protected with:

- GAP with Auto Deductible reimbursement¹
- Mechanical REPAIR Coverage - extended warranty²
- Disability, Life and Involuntary Unemployment^{1,3}

For more information on protecting your loan(s), contact us at 732-445-3050.

Protections are optional. ¹Auto Loan with RFCU required. ²Available on any qualified auto, loan not required. ³Eligible on loans up to \$75,000. Terms and conditions apply.

Hot Deals for your Hot Wheels



**1% APR* OFF approved rate
+ NO PAYMENTS for 60 days!**
on all approved auto loans in June, July & August!

Beat the Heat and drive your summertime blues away!

*APR=Annual Percentage Rate. Loan is subject to credit union guidelines and credit worthiness. Deferral of payment optional. Discount on loan applications submitted by August 31, 2018

Did you know that we offer E-Statements?

In just a few easy steps you can sign up for E-Statements, and at the same time, save the environment, save \$1.00*, and have the ability to access your statements on your schedule 24/7, not the mail delivery schedule.

Go to www.rutgersfcu.org for instructions, or call us at 732-445-3050.

*Beginning in July 2018, RFCU will charge a \$1.00 fee for all paper statements.



Skip a loan payment for some extra cash!



Car need some repairs? Unexpected expenses? Budget feeling a pinch? Paycheck not stretching far enough? Skip-A-Payment allows you to defer your monthly payment on your eligible loans without affecting your credit rating.* Take a loan payment break and use the extra money for whatever you need. Ask us how you can skip your next loan payment!

**A \$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. 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.

Traveling? We have helpful tools for you:

- Foreign Currency
- Discount Travel Club
- Visa Travel Cards
- Mobile Banking



Dream BIG with a Home Equity Loan or Home Equity Line of Credit

Imagine the possibilities...your new dream kitchen, backyard patio, even the great garden planted with every flower imaginable? Maybe you need the money for college tuition? Or you want to consolidate your debt and leave more disposable income in your pocket?



Homeowners are discovering a life they only dreamed about with the help of a home equity line of credit from Rutgers Federal Credit Union.

**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.*

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RFCU

Rutgers Federal Credit Union

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

Independence Day

Wednesday, July 4, 2018

Labor Day

Saturday, September 1, 2018

Monday, September 3, 2018

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