

Your Financial Times

RFCU - Serving the RU Community All Year



Supporting Youth Empowerment Services of New Brunswick's Fund Raiser



Color Run!!



Panel speakers for Road to Financial Wellness 2.0



RFCU's Annual Meeting



Rutgers Day



RAA's day at the Trenton Thunder



The Big Chill



Rutgers Against Hunger Annual Fund Raiser

Your Branch Is Never Out Of Reach, Make Deposits from ANYWHERE!



Imagine if you could make deposits without ever visiting a branch. You can! This convenience is within reach around the clock, seven days a week with the Rutgers Federal Credit Union Mobile app. Download it for free today to your smart phone or other mobile device.

To make your deposit, open the app, snap a picture of both sides of the check and your funds, are deposited into your account. Remote deposit capture is quick, convenient and means a Rutgers Federal Credit Union branch is never out of reach. Terms and conditions apply.

The Best Gift Wasn't Under the Tree

We're making your holiday joy last longer by helping you pay less for all that cheer you charged up with our special credit card balance transfer offer.

- **5.99% APR*** for 12 months
- **NO** balance transfer fees

The holiday season may be past, but we saved the best gift for your budget. Move those high interest store and bank credit card balances to your Rutgers Federal Credit Union Visa card for great savings. Hurry! This is a limited time offer. To access a Visa Balance Transfer form, go to www.rutgersfcu.org home page, and see the box labeled "Visa Balance Transfer" or come into any of our branches.



Don't carry our Visa credit card? Apply today at www.rutgersfcu.org and take advantage of this offer. Plus, enjoy low rates every time you use your card to make purchases – and there's no annual fee.

*APR = Annual Percentage Rate. Subject to credit union lending guidelines. After the promotion, the rate will be the same as the purchase rate that was approved based on lending guidelines. Maximum balance transfer amount eligible for promotional rate is \$10,000. Offer does not apply to member's existing Rutgers Federal Credit Union credit card balances or loan accounts. The minimum monthly payment is 3.00% of your total new balance but not less than \$25.00, plus the amount of prior minimum payments that you have not paid. Offer valid through 2/28/17



HAPPY NEW YEAR

The past year has been filled with unprecedented issues and changes for our country. Despite these changes in our nation, I can proudly report that Rutgers Federal Credit Union ended 2016 in a fine capital position and is primed for continued success in 2017. RFCU worked hard in 2016 to make banking with us easier and more convenient. We added improvements and amenities to our website and mobile banking that allow you to complete transactions quickly, safely and easily.

Rutgers Federal Credit Union has continued to put members first, strongly adhering to the credit union philosophy of "people helping people". Our commitment has been the same for 63 years. We are committed to you, our member-owner. We are here to help you with life's financial challenges. The team at Rutgers Federal Credit Union impresses me every day with their teamwork, powerful ideas, and their dedication to each other and you, our valued members.

On behalf of our Board of Directors, Supervisory Committee, and staff, we wish you and your loved ones a happy, healthy, and prosperous New Year.

With warm regards,

Marie Holowka
President/CEO

Partnership with RU Financial

After a detailed search and vetting, RFCU is excited to announce our new partnership with RU Financial, a Mass Mutual office. This brings the RFCU members an even broader scope of financial services than ever before. From investments to retirement to insurance, the decisions can be overwhelming.

That's where RU Financial comes in. Whether you have significant assets to manage, or if you are just starting to accumulate wealth or need to roll over an old 401k, RU Financial has the tools and background to provide the services that may fit your needs. Their goal is to provide you with guidance that can help you understand and better define your financial goals. They work hard to create a mutually beneficial and respected long-term relationship with their clients and their families.



RU Financial Team Left to Right: Michael Soroko, Jeff Durr, Zach Zenda

Meet the RU Financial Team

Jeff Durr, Senior Partner | jdurr@financialguide.com | 908-252-2332

As the founder and Senior Partner of RU Financial, Jeff is committed to providing insight and knowledge to the New Jersey universities students, alumni, faculty and staff. He has worked with close knit family businesses and high net worth individuals and their families to help them become more aware of financial strategies that will be instrumental in their success. Jeff is originally from Caldwell, NJ and presently resides in Raritan, NJ.

Zach Zenda, Managing Partner | zzenda@financialguide.com | 908-252-2370

Zach attended Rutgers University in New Brunswick where he was a member and captain of the Men's Lacrosse Team. In 2012, he graduated and began his career in the Financial Services Industry right at RU Financial and became Managing Partner in 2015. Zach holds his "Closely Held Family Business Specialist" designation (CFBS).

Michael Soroko, Managing Partner | msoroko@financialguide.com | 908-252-2321

Born and raised in Kinnelon, NJ, Mike was a two-time Academic All-American at Rider University in Lawrenceville, NJ. He graduated in 2011 with his Bachelor's in Finance and soon after with his MBA in Entrepreneurship in 2013. Joining RU Financial, he quickly rose to Managing Partner. He has spearheaded the charge in bringing financial awareness to the students, faculty and alumni within Rutgers University community.

Meet the RU Financial Team at the Busch Branch on January 10th, 11 am - 3 pm. and the CAC Branch on February 7th, 11 am - 3 pm.

*Michael Soroko, Zach Zenda and Jeff Durr are registered representatives of and offer securities through MML Investor Services, LLC. Member SPIC: 1140 Route 22 East, Suite 202, Bridgewater, NJ 08807. 908-704-1800. MassMutual Financial Group (R) is a marketing designation (or fleet name) for Massachusetts Mutual Life Insurance Company (Mass Mutual) and its affiliated companies and sales representatives.



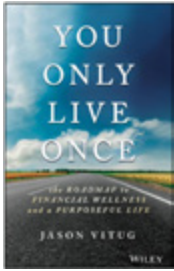
RFCU's Board has Open Positions

Calling all Members! RFCU is looking for up to (3) positions for the Board of Directors and up to (2) positions for the Supervisory Committee. Our Annual Meeting will take place in Spring 2017. Date and location to be determined.

Any bondable member in good-standing, who has established account(s) without any default with the credit union, interested in serving on the Board of Directors or the Supervisory Committee at Rutgers Federal Credit Union, must submit a Letter of Intent to the President/CEO and a brief resume. The credit union must receive all documents no later than 5:00 p.m., Friday, February 17, 2017.

For more information or to apply, forward all documentation to: Marie Holowka, 100 College Avenue, New Brunswick, NJ 08901 - or - via email to mholowka@rutgersfcu.org.

Spring Seminars April 2017 ~ designed with YOU in mind!



An Evening with Jason Vitug

Rutgers Alumni, founder of Phroogal, and author of *You Only Live Once*

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.

RU Financially Strong?

Presented by RU Financial, the RFCU Investment Partner

Take the mystery out of preparing for today and tomorrow. Learn about Investing principles and strategies, retirement investing, distribution strategies and risk management.



Check our website calendar for dates, times and to RSVP for any of our April seminars!

Special News

We offer you 24/7 banking with all the options you expect—online, mobile and audio teller banking. To sign up for online banking, go to the Member Center tab on the RFCU website and follow the step by step instructions. Then on your smart phone, download the RFCU banking app. If you prefer audio teller, get set up now by calling us at 732-445-3050. You will then be free to do a variety of transactions without needing to speak to anyone! Make a transfer or check your balances on line, on the RFCU app on your smart phone or via audio teller.



On Wednesday, February 1, 2017, we will no longer be able to provide any balance transfers or balance inquiries over the phone with our staff. You can, however, use online banking, mobile banking or audio teller. Do not delay - get signed up for one or all three of these banking options.



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. Start saving on any of these services:



Learn more at LoveMyCreditUnion.org

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732-445-3050 • www.rutgersfcu.org

Student Loan Department
(855) 267-4219

First Mortgage Department
(866) 443-1819

Holiday Closings

Martin Luther King Day
Monday, January 16, 2017

President's Day
Monday, February 20, 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

Mon. - Fri. 9:00 am - 4:30 pm

Closed 1:00 pm - 1:30 pm



**EQUAL OPPORTUNITY
LENDER**

