



Your Financial Times

*RFCU has **Saved** Our Members*

A Pile of Money!



**LOANS
MOVED OVER
FROM THE BIG
BANKS
TO RFCU**

**A few minutes of your time could
put money back in your pocket.**

**GET YOUR NO COST, NO OBLIGATION
LOAN REVIEW TODAY!**

See reverse side for real examples of savings.



Members saw real **savings** by doing a **loan review**. What's in YOUR pocket?

RFCU member K. S. was offered a loan review. We **saved** her **\$2,400** per year on her mortgage with 10 years left for a total savings of **\$24,000!** We also did a Visa balance transfer reducing her rate from 15% to 5.99% on the balance submitted. She plans to apply the \$200 to the credit card, thus paying off that debt faster at a cheaper rate.



RFCU member J.B. submitted a Visa Balance transfer. The balance transfer would take her interest **rate from 13.99%** to a 12-month promotional **rate of 6.99%** and then only 9.9% thereafter. This put money back in her pocket, NOT the other banks' pockets! While reviewing her credit report, the loan staff also calculated that we can save her \$20.00 a month off her auto loan payment. Over the 48 months, we **saved her \$960!**



RFCU member P.C. has a Bank credit card balance of \$6,500 at a **rate of 15.82%** and pays \$250.00 per month. By moving that balance to the **RFCU Visa Card, at 9.9%** and paying the same \$250.00 per month, P. C. **saves \$665** and is out of debt 3 months sooner!



Email Loans@RutgersFCU.org or come by any branch.

**Savings results will vary, based on credit rating and existing loan(s) terms. RFCU loans are subject to credit approval.*

Take a Loan Payment Break!

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 \$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.

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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 15, 2018

Presidents' Day

Monday, February 19, 2018

College Avenue Branch

100 College Ave.

New Brunswick, NJ 08901

Mon. - Fri. 8:30 am - 5:00 pm

Busch Branch

85 Davidson Road

Piscataway, NJ 08854

Mon. - Fri. 8:30 am - 5:00 pm

Sat. 9:00 am - 12:00 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., Wed., 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