



# Your Financial Times

## Coming Soon... Black Friday

## BEGINNING NOV. 1

Choose one or all of these amazing deals and save on your holiday shopping!

<p><b>ALL MONTH LONG<sup>1</sup></b></p> <p>Receive a <b>\$25.00</b> <b>Visa Gift Card</b> upon closing any loan of \$5,000 or more<sup>2</sup></p>	<p><b>CYBER MONDAY<sup>4</sup></b></p> <p><b>FREE</b> <b>Visa Gift Cards</b> Nov. 28- Dec. 2 at close of business - Hurry in, limited quantities</p>
<p><b>ALL MONTH LONG<sup>1</sup></b></p> <p>Skip A Pay is <b>Half Price</b> Just \$15.00 All Month!<sup>3</sup></p>	<p><b>BLACK FRIDAY WEEKEND<sup>5</sup></b></p> <p><b>RFCU VISA Credit Card</b> <b>Enjoy 3.99%<sup>5</sup></b> on all purchases for the life of the loan Nov. 24-28 @ midnight</p>

APR = Annual Percentage Rate. Based on creditworthiness and subject to change without notice. <sup>1</sup>11/1/2016 thru Midnight 11/30/16. <sup>2</sup>Limit 1 (one) Visa Gift Card per a member, excludes First Mortgages, Visa CC Purchases and only valid on new loans. <sup>3</sup>A \$15.00 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: a) Loans must have originated 60 days prior to be eligible; b) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; c) Deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; d) The payment deferral will extend the terms of your loan(s); e) 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; f) For automatic payroll deducted loan payments, 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, credit cards and the R Team Auto Plan. <sup>4</sup>Limit 3 free Visa gift cards per member; total quantity 250 free visa gift cards, November 28-December 2, 2016 <sup>5</sup>3.99% APR applies to purchases until paid in full, purchases not made on these dates incur 9.90-12.00% APR. Applies to new and existing cardholders, new cards are subject to credit approval.

Introducing a New Way to Buy a Car...

# The R Team Auto Plan

Why Pay for the Whole Car?

The R Team Auto Plan offers payments up to 40% lower than Conventional Financing.

Example: Vehicle with a loan amount of \$30,000, a loan term of 36-months and a Guaranteed Future Value of \$16,500.



Financing option	Conventional Loan	R Team Auto Plan
Loan Amount	\$30,000	\$30,000
Monthly Payments	\$869.13	\$464.80*

\*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

GFV  
(Guaranteed Future Value)  
**\$16,500**

Pay for  
what you use!  
**\$13,500**

The R Team Auto Plan saves you **\$404.33 Per Month!** Pay for what you use, it just makes sense...

**Guaranteed Future Value  
\$16,500**

But what if it's worth...

**\$14,500**  
• "Walk Away"

**\$17,500**  
• Trade-in  
• Sell  
• Keep  
• Refinance

**Guaranteed Future Value means  
options at loan maturity.**

- \***TRADE-IN** vehicle and apply positive equity toward next vehicle
- \***PAY FINAL** payment (guaranteed Future Value) and **KEEP** vehicle
- \***TURN IN** vehicle and **"WALK AWAY"** from the final payment (Guaranteed Future Value)

\*Subject to credit approval, APR=Annual Percentage rate, 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 => \$20,000 = \$400, Residual=> \$30,000 = \$575, Residual=> \$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.

**COMING  
SOON**

## Remote Deposit Capture

With remote deposit capture, you won't need to schedule time to visit the nearest branch to deposit checks to your account. With this new feature on the mobile banking app, if you're at work or on the go, you can deposit a check into your account without ever stepping foot in a branch.

To get started, all you need is a smart phone and the RFCU Mobile app.

Save time and a trip to the branch by taking advantage of the convenience of Remote Deposit Capture today. Stay tuned for a launch date!



# Grand Re-Opening

The New Home of the  
Rutgers Federal Credit Union

CAMDEN BRANCH

Campus Center • Room 017J

October 12, 2016 • 11 am - 3 pm

COME TO THE RE-OPENING  
FOR PRIZES AND SPECIAL  
LOAN PROMOTIONS!\*

REFRESHMENTS AND GIVEAWAYS!!

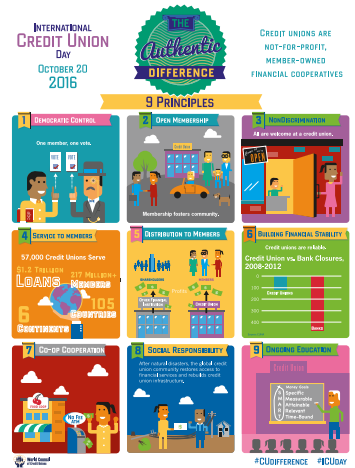
\*Please access [rutgersfcu.org/camdengrandre-opening](http://rutgersfcu.org/camdengrandre-opening) for full details.

# Celebrate Our Authentic Difference at International Credit Union Day

Rutgers FCU is pleased to put people before profits and that is demonstrated through our active participation in projects and causes that matter most to our community. We are proud that this authentic difference is making a positive impact in the lives of our members and the community at large.

We welcome our members and their families to enjoy giveaways and refreshments as we recognize the nine key differences that set us apart in the financial services industry. We thank you for allowing us to assist in reaching your financial goals.

Join us in celebrating International Credit Union Day on Thursday, October 20, 2016 in our branch locations. (Newark Branch: Wednesday October 19, 2016).



## To Our Veterans, We Salute You

We appreciate the sacrifice of the men and women in the United States military that serve courageously for the freedom and security that we enjoy in America. During the month of November, we're **honoring Veterans Day with preferred loan rates for our active and retired veterans** by discounting your approved loan rate (APR)\* for:

- Personal loans
- Debt consolidation loans

\*APR = Annual Percentage Rate. Based on credit worthiness and subject to change without notice. Call 732-445-3050, ext. 2 for more information.



## Rutgers Federal Credit Union Partners with Rutgers Against Hunger

Over one million NJ residents, including 1 in 5 children, face hunger on a regular basis. Each day, Rutgers Against Hunger (RAH) is taking action to come to their aid. Since 2008, RAH has collected over 190,000 pounds of food and raised more than \$216,000 for hunger-fighting agencies across the state.

This October, Rutgers Federal Credit Union (RFCU) is excited to host their **3rd annual fundraising campaign** in support of RAH. All four RFCU branches will participate. Please support our efforts by making a monetary contribution or by donating a nonperishable food item at your local branch in

New Brunswick, Piscataway, Camden or Newark.



The recipients of this campaign, will include food pantries in Camden, Newark, and New Brunswick.

A \$1.00 donation to Rutgers Against Hunger can provide up to 8 meals at a local food bank. Rutgers Federal Credit Union will match every \$1.00 donation up to \$250. The campaign begins on October 1 and will continue throughout the month. For more information on Rutgers Against Hunger, visit [rah.rutgers.edu](http://rah.rutgers.edu).

## RFCU Events

### Derma-Scan Screenings

Friday, October 21st • 11:30 am - 1:30 pm  
College Avenue Branch • 100 College Avenue, New Brunswick

Offered by Middlesex County Office of Health Services. Brought to you by RFCU.  
Please reserve your 10 minute session by emailing events@rutgersfcu.org or stop by any branch.



### Home Buyers Seminar Workshop

Thursday, November 4th • 5:30 pm - 6:45 pm  
CAC Student Center • Red Lion Room • Or Dial in / Webinar\*

Learn the ins and outs of home buying and the mortgage process from several industry experts.  
RSVP at events@rutgersfcu.org or stop by any branch.

\*Must provide your email address to participate via webinar.



732-445-3050 • www.rutgersfcu.org

Student Loan Department  
(855) 267-4219

First Mortgage Department  
(866) 443-1819

### Holiday Closings

**Columbus Day**  
Monday, October 10, 2016

**Veterans Day**  
Friday, November 11, 2016

**Thanksgiving**  
Thursday, November 24, 2016  
Friday, November 25, 2016

**Christmas**  
Saturday, December 24, 2016  
Monday, December 26, 2016

**New Year's**  
Monday, January 2, 2017  
Check our website for specific branch holiday hours.



## Lighten Up with a **Holiday Loan**

It's the season for all things merry and bright. But it's hard to lighten up when your wish list is long and your cash is short. That's why Rutgers Federal Credit Union is here to help with a special Holiday Loan.

- Borrow up to \$2,500
- Terms up to 12 months
- LOW 5.25% APR\*

The Holiday Loan is available from November 1, 2016 through January 15, 2017 so act now and lighten up your holiday season with some extra jingle in your pocket.

\*APR = Annual Percentage Rate. Based on credit worthiness and subject to change without notice.  
Payment example: \$2500.00 at 5.25% APR, 12 monthly payments of approximately \$213.48.

## Thanksgiving GLUTEN-FREE Mushroom Stuffing Recipe

(Vegetarian - Serves 6-8)

- |  |   |
|--|---|
| 1 loaf of gluten-free bread, dried and roughly torn into small pieces (try a loaf of Rudi's all natural gluten-free multigrain bread or you can use your favorite bread) | 8 ounces fresh cremini mushrooms, roughly chopped   |
| 1 - 1 1/2 cups mushroom broth, vegetable broth or water  | 1 1/2 tablespoons fresh thyme, finely chopped       |
| 1 medium onion, finely chopped or grated   | 1 tablespoon fresh Italian parsley, roughly chopped |
| 2 stalks celery, finely chopped  | 2 large farm fresh brown eggs                       |
| 1 cup wild mushrooms, fresh or reconstituted from dried, roughly chopped   | 2 tablespoons olive oil                             |
|  | 1/2 teaspoon kosher salt                            |
|  | 1/4 - 1/2 teaspoon freshly ground black pepper      |

Preheat oven to 350°F. Crumble or tear the dried bread into small pieces and place into a 9" x 13" glass baking pan. Wet the bread with enough broth or water so it starts to get soft, (but not soggy). Mix with eggs, mushrooms, onions, celery, herbs, olive oil and salt and pepper. Cook for 45 minutes - 1 hour until tops are brown and crispy

NOTE: Because bread may dry if you leave it out overnight, place the sliced loaf in a single layer on a baking pan in the oven at 200° for about an hour to dry it out.

### Congratulations to Bob Riolo, Winner of the STAR EMPLOYEE Award!

Voted by his peers and co-workers as the STAR EMPLOYEE for the second quarter of 2016.



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### 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