

# YOUR FINANCIAL TIMES



## SPRING for that New Car!

If you have your eye on a new vehicle, now's the time to spring into action! You're in the driver's seat with our incredibly low financing rates starting at just 2.99% APR!\* Plus, rates apply to any make or model – not just the slow-moving ones the dealers are trying to push off their lots. Our low rates will make that monthly payment more affordable than ever.

Get your auto loan pre-approved and hit the dealerships with cash in hand to negotiate the best price on your next vehicle. Act now, give yourself a fresh new look for Spring behind the wheel of your new car. Rates as low as 2.99% APR\* won't be around for long. Applying for your car loan is easy. Simply visit us online, call or stop by our office today. Victoria Welch

\*Annual Percentage Rate. Loan approval is subject to lending guidelines.



## Transfer High Interest Rate Credit Card Balances & “Watch” Your Savings GROW!



- Rates as low as 9.90% APR!\*
- Enter to win a 42” LCD HDTV!†

There's never been a better time to transfer those high interest balances from other credit card issuers to your Rutgers FCU Visa card. Chances are you'll save big on finance charges with our rates starting as low as 9.90% APR!\*

**For a limited time only, when you transfer balances of at least \$1,500 from your other credit cards to your Rutgers FCU Visa card, you'll be entered into a drawing to win a 42” LCD HDTV!†**

You can count on your Credit Union for an affordable credit card that keeps more money in your pocket. Watch your savings grow and enter to win a TV. It's easy to transfer balances (and there are NO BALANCE TRANSFER FEES). Simply complete and return the Balance Transfer Request Form to the Credit Union today. Don't have our credit card? Give us a call to apply.

\*Annual Percentage Rate. Subject to credit union lending guidelines. †For a chance to win a 42” LCD HDTV (maximum value of \$1,000), a minimum of \$1,500 must be transferred from other credit card issuers to your Rutgers FCU Visa credit card. Offer good through May 15, 2010 with the drawing to be held on May 24, 2010. Do not need to be present at the Annual Meeting to win.

### BALANCE TRANSFER REQUEST FORM

Member Name _____		Member Number _____	
Credit Card Issuer Name _____		Address _____	
\$ _____	Amount of Transfer	Account Number	_____
Credit Card Issuer Name _____		Address _____	
\$ _____	Amount of Transfer	Account Number	_____
Credit Card Issuer Name _____		Address _____	
\$ _____	Amount of Transfer	Account Number	_____
Signature _____		Date _____	

Drop off or mail to: Rutgers Federal Credit Union,  
85 Davidson Road Piscataway, NJ 08854 or fax (732) 445-0387

## President's Message

Can anyone help me....I seem to have lost 2009! What happened to 2009? Or, for that matter, whatever happened to January, February or March of this year? So much for our New Year's resolutions!

One thing is for sure... your credit union is here to help you attain your financial goals this year, next year, and the year after. So, whether it be applying for our 9.9% no transfer fee Visa credit card, or just opening a Holiday Club account, we want you to consider Rutgers Federal Credit Union your primary financial institution!



During the remainder of this year, Rutgers FCU will begin to have a greater presence on the various campuses. For instance, you will begin to see credit union bulletin boards placed throughout the University. Enrollment forms, loan applications, newsletters and other credit union informational literature will be placed on these bulletin boards for the benefit of both new and existing members.

Later this year, we will be announcing information regarding the upgrade of our information technology software system. Implementation of this state of the art on-line data processing network will greatly improve the way we presently serve our members both at our offices as well as at home... through a vastly enhanced home banking platform.

Finally, I would like to give you 6 more reasons why we continue to say "Rutgers Federal Credit Union... it's where you belong!"

- 1 No membership fees
- 2 No loan application fees
- 3 No credit card balance transfer fees
- 4 No hassle banking
- 5 No fees for home banking, including Bill Pay
- 6 No Home Equity/ 2nd Mortgage loan closing costs

### Howard S. Elkin

President/CEO  
Rutgers Federal Credit Union

## Change in Disclosure (Reg. CC)

Effective February 26, 2010, all checks deposited will be subject to a local two (2) day business hold.\* For the complete Regulation CC Disclosure, please contact the Credit Union or visit our website at [www.rutgersfcu.org](http://www.rutgersfcu.org).

\*Exceptions may apply.

## Financial Fitness in 2010

The best way to guarantee your financial health during these difficult times, or at any time, is to make a budget. A budget helps to keep your expenses in line with your earnings and achieve your financial goals over time. Making a budget will help you:



- Understand your REAL financial situation
- Pay your everyday expenses
- Set goals toward achieving your objectives
- Determine your actual needs

Here are some tips to get your spending under control and save more:

- A. Be aware of your spending habits and develop a spending plan that you can truly follow based upon your income. Don't count on windfalls, bonuses, tax refunds or other monies that are not guaranteed.
- B. Determine what expenses are necessary as well as those expenses that you need to cut back on. Know the difference between necessities and luxuries. Spend on what you absolutely need... wants can wait.
- C. Track your expenses and prioritize. Keep receipts (especially those ATM receipts) and write down what you spend so you'll have a record of where your money is going.
- D. Pay yourself first. Set up systematic savings with payroll deduction or direct deposit right into your Rutgers FCU Savings Accounts every pay period. It's an easy, painless way to build a nest egg.

Don't delay getting your financial house in order. Get on track now to a stronger, healthier financial future. Stop by our office and we'll be happy to discuss how we can help you get financially fit this year!

## Board of Director Nominees

The following four nominees have been recommended for the available positions on the Board of Directors. There will be no nominations taken from the floor during the Annual Meeting. If you have an interest in serving as a volunteer either on the Board or Supervisory Committee, please contact the Credit Union for more information.

### DEBORAH EPTING

Deborah has been employed by Rutgers University for 34 years and has served as the Associate Vice President for Enrollment Management for the past 6 years. Deborah leads a staff of 41 in the Office of University Undergraduate Admissions and the Rutgers Visitor Center. These operations have responsibility to recruit prospective applicants, host 25,000 annual visitors, process and review 45,000 applications yearly, render admission decisions, and award merit scholarships in order to meet university enrollment goals. Deborah has been a credit union member for 32 years and has served on the Board of Directors for nine years, and two years as an Associate Director. She has a particular interest in marketing and new product development for the credit union.

### DEBRA MCNALLY

Debra is a Rutgers University Graduate, and has been employed with Rutgers since 2002. As the Managing Director of Real Estate, Debra is responsible for all real estate transaction activities on behalf of the University. Prior to her work experience at Rutgers, Debra has held various positions with Avaya, Inc., Lucent Technologies, and AT&T. Debra was elected to the Credit Union Board of Directors in February, 2010.



### GORDON STANKAVAGE

Gordon serves as the Unit Computing Manager for the Rutgers Graduate School of Education and has been a member of the Rutgers Federal Credit Union for the past 14 years. He has been a member of the RFCU's Board of Directors since 2003 and currently serves as its "Chair."

### DOROTA TADYCH

Dorota Tadych is a highly qualified professional offering extensive experience in financial, legal and business environments. She received her Masters degree in Law from the University of Szczecin (Poland) and MBA with major in marketing from Szczecin University of Technology (Poland). Dorota worked as a manager in law and accounting firms managing projects and preparing financial analysis for a variety of strategies. She also provided financial consulting, bookkeeping and paralegal services for small business clients, advising clients on best case scenarios to improve business cash flow. She initiated, developed and implemented improvements to numerous business systems. Currently Dorota coordinates training for leaders at Johnson and Johnson. She is known for strong interpersonal, planning and organizational skills.

## Annual Meeting Reminder

Join us for the 56th Rutgers Federal Credit Union Annual Meeting. Enjoy a delicious buffet dinner and hear reports about the activities of your Credit Union this past year. We'll look forward to seeing you there.

**DATE:** Monday, May 24, 2010

**TIME:** 5:30 pm to 7:30 pm

**LOCATION:** Busch Campus Multipurpose Room

**RSVP:** This event is exclusive to credit union members! Reservations must be made no later than **May 7, 2010**. Please contact (732) 932-7645 or [mholowka@rutgersfcu.org](mailto:mholowka@rutgersfcu.org) to reserve your seat!



*...it's where you belong!*



# Destination Vacation!

You work hard all year and deserve a break! If you need a vacation or weekend getaway, we can help with our special Vacation Loan. David Carter

- **LOW 9.98% APR\***
- **Borrow up to \$2,500**
- **For 12 months**

Get packing, get out and explore new places with our low fixed rate Vacation Loan. This offer is good until August 31, 2010, so apply today! Stop in, call or apply online.

\*Annual Percentage Rate. Subject to credit union lending guidelines. \$88 per thousand/month.



## Find Your Name – Win \$25

We've spelled out two member names in two different articles of this newsletter. Each name is contained in its entirety in each article. If you spot yours, notify us immediately and we'll deposit \$25 into your Share Account!



## Haven't Redeemed Your VISA ScoreCard Reward Points Yet?



The ScoreCard program for our Visa Credit and MasterCard Debit cards is ending on July 31, 2010. There's still time to redeem your unused ScoreCard points. Don't delay! Redeem your points today so you won't miss out on great travel and merchandise benefits available to you with your accumulated ScoreCard points.

Remember, when it comes to credit cards, our Visa card continues to provide a sure value, with benefits that include a low, fixed rate that you can count on and no annual fee.

## HOLIDAY CLOSINGS

**Memorial Day  
Monday, May 31**

**Independence Day  
Monday, July 5**

**RFCU**  
Rutgers Federal Credit Union  
*...it's where you belong!*

### College Ave. Office

100 College Ave • New Brunswick, NJ 08901  
Voice (732) 932-7645 • Fax (732) 932-7648  
Mon-Wed.& Fri 8:30 - 4:00; Thurs 8:30 - 6:00

### Busch Office

85 Davidson Road • Piscataway, NJ 08854  
Voice (732) 445-3050 • Fax (732) 445-4897  
Mon-Wed.& Fri 8:30 - 4:00, Thurs 8:30 - 6:00, Sat 9:00 - 12:00

### Loan Department (Busch)

Voice: (732) 445-0858 • Fax: (732) 445-0387  
First Mortgage Hotline: (800) 342-4998

### Newark Office

249 University Ave. • Newark, NJ 07102  
Voice (973) 353-1353 • Fax (973) 353-1699  
Mon, Wed, Fri 9:00 - 3:30, Closed 1:00 - 1:30

Audio Teller: (800) 714-3319

Website: [www.rutgersfcu.org](http://www.rutgersfcu.org)