

# Your Financial Times

## Bring the Savings Home with a Second Mortgage Loan

- FIXED Rates as low as **4.85% APR!**\*
- NO Application Fees!
- NO Closing Costs!

### Need Some Breathing Room?

Whether you need to expand your house or your budget, a second mortgage loan from Rutgers Federal Credit Union can provide you with some breathing room. You can use the funds (maximum \$250,000 based on the equity in your home) to make home improvements, consolidate high interest debt or for any purpose you want.

You'll be breathing easier with an affordable monthly payment that won't change over the life of the loan with these incredibly low rates:

5 years . . . . .	4.85% APR*
10 years . . . . .	5.22% APR*
15 years. . . . .	5.44% APR*
20 years . . . . .	5.72% APR*



### Prefer a home equity line of credit? Rates start at just **4.00% APR\***

Whether you choose our fixed rate second mortgage loan or variable rate home equity line, there are no application fees or closing costs.

It's easy to bring the savings home! For more information or to apply, call us or stop by today. Hurry – rates this low won't last long.



## Board of Director Nominees

The following two nominees have been recommended for the available positions on the Board of Directors. One vacancy is available to any interested member who would like to serve on the Board. If you have an interest in serving, please submit a resume and contact Marie Holowka-Bedatsky at Mholowka@rutgersfcu.org by April 15, 2011 for more information.

### REGINALD J. GREENE

(Three-year term)

Reginald has served on the Rutgers Federal Credit Union Board of Directors for nine years and currently holds the position of Board Secretary. Reginald has been employed by Rutgers University for over nine years and is a Manager in the Payroll Services Department. He was formerly a Project Manager in the IT Department at Rutgers University supporting the Payroll system.

### Volunteers Wanted for Supervisory Committee

We are currently seeking a qualified volunteer who would like to serve on the credit union's Supervisory Committee. The Committee is responsible for ensuring that the credit union is operating within government guidelines and regulations and ensures that it is run in the best interest of the members. If you are interested in serving on the Committee, please send your resume to Marie Holowka-Bedatsky at Mholowka@rutgersfcu.org.



### JORGE MARCONE

(Three-year term)

Professor Jorge Marccone is a faculty member in the Department of Spanish and Portuguese, the Program in Comparative Literature, where he currently serves as Undergraduate Director, and the Center for Latin American Studies. At Rutgers University since 1991, Prof. Marccone holds a B.A. in Hispanic Literature and Linguistics from the Universidad Católica del Perú, and a Ph.D. in Spanish from the University of Texas at Austin. He currently specializes on the history of environmental aesthetics and ecological thinking in Hispanic literatures and cultures. In addition to graduate and undergraduate courses related to his research agenda, he teaches survey courses in Latin America literature and history. He was Undergraduate Director for the Department of Spanish and Portuguese between 1997 and 2000, and between 2002 and 2003. A member of CLAS's Executive Council since 2008, and of SAS's International Programs Advisory Committee, he is also a SAS Honors Program Faculty Mentor, and a Faculty Mentor for the FIGS Program (First-Year Interest Group Seminars). He has directed in several occasions the Rutgers Summer Study Abroad Programs in Salamanca, Spain; and Cuzco, Peru.

## Annual Meeting Planned

Mark your calendar for the 57th Annual Meeting of Rutgers Federal Credit Union. What makes this event so important? It's an opportunity to hear reports about the credit union's activities and successes during the past year and hear about its direction for the future. Circle the date and plan to attend.

**DATE:** Tuesday, June 28, 2011

**TIME:** Meeting begins at 5:30 p.m.  
Dinner and door prizes to follow

**PLACE:** The University Visitor's Center • Busch Campus  
100 Sutphen Road, Piscataway, NJ 08854

**RSVP:** info@rutgersfcu.org or visit any of our branches  
by June 6, 2011



## We Have Just What You Need to Give Your Retirement Savings a Lift



**R**utgers Federal Credit Union has IRA investment products that help you maximize your tax advantages and save money for the future. We make it easy to save for retirement, and best of all, the money you invest now will save you a bundle at tax time!

Choose from a variety of IRA programs including Traditional or a ROTH IRA to help you meet your retirement goals, buy a first home or pay higher education expenses. All feature:

- **Long term savings** – adds up with compounding dividends
- **Safe and secure** – federally insured up to \$250,000
- **Tax advantages** – your earnings grow tax deferred\*
- **Small opening deposit** – start your IRA with as little as \$25
- **Earn more** – IRA Certificates available with a minimum \$500 deposit
- **Easy to set up** – make deposits regularly with payroll deduction in whatever amount you choose

So make your future more secure, collect more interest and give your retirement savings a lift with a Rutgers Federal Credit Union IRA.

### IRA ALERT!

It's still not too late to take advantage of the 2010 tax year by making your IRA contribution by April 18, 2011.

*\*Consult a tax advisor for the IRA that best meets your financial situation.*

## Stop Putting Off that Dream Vacation!

**S**till dreaming about getting away? Let Rutgers Federal Credit Union help you make your dream a reality. Apply today for a Vacation Loan. With rates this low, make your reservations now and get packing!

Take that much needed break to a destination of your choice with a Vacation Loan from your Credit Union. To apply, visit us online, call or stop by the branch nearest you.

*\*Annual Percentage Rate. Subject to credit union lending guidelines. \$87.38 per thousand/month.*



- **Low 8.9% APR\***
- **Borrow up to \$2,500**
- **Terms up to 12 months**

## Visa Balance Transfer Offer Extended...



Win a  
**\$250 Credit**  
to your  
Visa Card!\*

**Y**ou now have until June 15, 2011 to transfer your outstanding credit card balances from other lenders to your credit union Visa card for a chance to win a \$250 credit!\* There are NO balance transfer fees – just low rates! Call or stop by any of our offices or simply complete and return the Balance Transfer form on the back page. Winner of the \$250 credit will be announced during the Annual Meeting on June 28, 2011.

Don't carry our credit card? Then it's time you did! Our card features rates as low as 9.90% APR\*\* for purchases and cash advances, no annual fees and no cash advance fees.

*\*Minimum \$1,000 balance transfer. Drawing to be held on June 15, 2011. \$250 credit will be applied to winning member's credit card by July 15, 2011. \*\*Annual Percentage Rate. Subject to credit union lending guidelines.*



## Computer System Upgraded



To keep up with current technological advances, the credit union upgraded to a new and more sophisticated core data processing system. The system will provide increased efficiency and allow us to streamline operations to better serve you in the future. Please note these changes:

- The new toll free phone number for the Audio Teller is **855-278-3883**.
- Your new on-line banking user ID is your member number and your new password is the last four digits of the primary member's social security number.

We appreciate your understanding during the short period of disruption the upgrade created. We believe it will have been well worth it for the long term results that will allow us to bring you enhanced and high quality services.

## Negative Account Fee

As of June 1, 2011, a Negative Account Fee of \$30.00 will be in effect for any account that becomes negative in the course of the month. (This fee only applies to members that have not opted-in to Overdraft Courtesy Pay.)

## Visa 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

## Holiday Closings

### Memorial Day

Saturday, May 28, 2011  
Monday, May 30, 2011

### Independence Day

Saturday, July 2, 2011  
Monday, July 4, 2011



### College Avenue Office

100 College Ave.  
New Brunswick, NJ 08901

Voice (732) 932-7645

Fax (732) 932-7648

Mon. - Wed. & Fri. 8:30 am - 4:00 pm

Thurs. 8:30 am - 6:00 pm

### Busch Office

85 Davidson Road  
Piscataway, NJ 08854

Voice (732) 445-3050

Fax (732) 445-4897

Mon. - Wed. & Fri. 8:30 am - 4:00 pm

Thurs. 8:30 am - 6:00 pm

Sat. 9:00 am - 12:00 pm

### 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 am - 3:30 pm

Closed 1:00 pm - 1:30 pm

### Audio Teller

(855) 278-3883

### Website

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

