



Your Financial Times

Pay Off Your High-Interest Credit Cards and Debt!

3.99% APR* Balance Transfer rate for 12 months!*

Transfer balances from other lender's credit cards and store charge cards to your credit union Visa card and pay just **3.99% APR* for 12 months!** Plus, there are no balance transfer fees!

Transferring your credit card balances to your Rutgers Federal Credit Union Visa card is easy. Visit us online or at our branches for a Balance Transfer Request Form.

But hurry – this offer ends April 30, 2014. Don't have our Visa card? Don't wait – apply now!

**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 FCU credit card or loan accounts. The minimum monthly payment is 3% of your total new balance but not less than \$25.00, plus the amount of prior minimum payments that you have not paid.*



Turn Your Dreams of Home Ownership into Reality

Get Pre-Approved Today for a \$200 Credit at Closing

Don't wait to buy your dream home. Interest rates continue to be below 5% for the short run and all forecasts are for home prices to continue to rise. There hasn't been a better time to get pre-approved and begin your search. In addition, your credit union will give you a \$200 credit at closing if you get pre-approved. Don't wait any longer! Mortgage interest rates are predicted to increase to over 5.5% by year-end according to the National Association of Realtors.

Log on to https://www.rutgersfcu.org/loans/first_mortgages.aspx to apply today or call 866-443-1819 to speak to a Mortgage Loan Specialist. Don't have "Buyer's Regret". Act today!



Home Buyers Seminar a Hit with Members!

On Thursday, March 13, 2014, Rutgers FCU hosted a free Homebuyer's Seminar. More than 20 members attended with interest in first time home buying and in owning a second property.

You Deserve to Relax

It's been a cold, tough winter. It's time to soak up the sun. Cruise the ocean. Take a break. We're here to help you get away with our special, limited time offer, Vacation Loan.



- > Low **5.25% APR***
- > **12 months** to repay
- > Borrow up to **\$2,500**

Before you start packing, visit us online at www.rutgersfcu.org and apply for your Vacation Loan today.

*APR-Annual Percentage Rate. Based on credit worthiness and subject to change without notice. Payment examples \$2,500 at 5.25% APR, 12 monthly payments of approximately \$213.48. Offer expires on September 30, 2014.

Pick Your PIN!

Are you having a hard time memorizing the Personal Identification Number (PIN) that goes along with your Rutgers Federal Credit Union ATM or debit card? Good news! You can choose your PIN. That's right – pick your own PIN that's easy for you to remember.

Now you can call to select, change or reset a forgotten Personal Identification Number (PIN) for your debit or ATM card! You'll need to answer some questions before you can change your PIN so be sure to check with us to ensure that your information is current (i.e. your phone number).

Contact any of our branches or visit our website at www.rutgersfcu.org for more information.



As the only financial institution in business to exclusively serve the Rutgers University staff and students, and call Rutgers University campus "home" to all our branch locations, we're proud to be celebrating Rutgers Day!

On **Saturday, April 26, 2014 from 9 AM to 1 PM**, be sure to stop by our College Avenue or Busch branch for fun activities, great giveaways and a chance to win \$100!

We'll also be available to serve your financial needs...make a deposit, apply for a loan, sign up for online banking, or let us know how we can help you! Bring your family, friends and co-workers so we can invite them to be part of our Rutgers family.*

*Must meet membership eligibility requirements to open an account.



Board Nominations

The following three nominees have been recommended for the available positions on the Board of Directors. There will be no nominations from the floor at the Annual Meeting.



Dorota Tadych is a highly qualified professional offering extensive experience in financial, legal and business environments. She holds Masters Degrees in Law and an MBA with a major in marketing. She worked as a manager in legal and accounting firms, managing projects and preparing financial analysis for a variety of strategies. She has also provided financial consulting, bookkeeping and paralegal services for small business clients. Currently, Dorota is employed as a Senior Accountant at Healthcare Businesswomen's Association. Dorota initiated, developed and implemented improvements to numerous business systems. She is known for her strong work ethic as well as interpersonal, strategic planning and organizational skills.

Debra McNally has worked at Rutgers University since 2002 and is currently the Director of Real Estate Administration, responsible for all real estate related activities and transactions. During her tenure, Debra has been quite active in her capacity due to the growth in programs at each campus location throughout the State. Her expertise includes strategic planning, negotiation and project management. Prior to joining the staff at Rutgers University, Debra worked in various positions focused on real estate at AT&T, Lucent Technologies

and Avaya, and was also employed as a paralegal at several New York and New Jersey law firms.

Marie Holowka-Bedatsky joined the credit union in 2008 and has been the President and CEO of Rutgers Federal Credit Union since September 2010. Marie is also currently serving as a Director on the Rutgers Federal Credit Union Board since 2011. Marie has over 20 years of experience with credit unions and has worked in various executive positions throughout her career. Marie is also the Board Treasurer for the Credit Union Executive Society New Jersey / New York Metro Council.

Interested in serving on the Board or Supervisory Committee? Contact Mholowka@rutgersfcu.org.

Save the date for our 60th
Annual Meeting:
Tuesday, May 27, 2014

All members are invited to attend. Mark your calendar and watch for announcement details.



New Email Encryption Services



On April 1, 2014, Rutgers Federal Credit Union implemented ZixCorp's Email Encryption Service to further protect the privacy of our outbound emails containing personally identifiable information.

To learn more about our new email encryption service, please go to: www.uapguide.com/rutgers-federal-credit-union/customer

Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills— plus waived activation and upgrade fees. It's all possible thanks to Rutgers Federal Credit Union, Invest in America and Sprint's Credit Union Member Discount program.



Ways you can save:

10% off*

select personal Sprint plans

15% off*

select business Sprint plans

Waived activation fee

on new activations
Waived upgrade fee

Available to new and existing Sprint customers



3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and tell them you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Visit **LoveMyCreditUnion.org/Sprint**
- Visit your nearest Sprint store

Start saving with Sprint today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

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Holiday Closing

Memorial Day • Monday, May 26, 2014
(Busch Branch will be closed on Saturday, May 24th)



College Avenue Branch

100 College Ave.
New Brunswick, NJ 08901

Voice (732) 932-7645

Fax (732) 932-7648

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

Voice (732) 445-3050

Fax (732) 445-4897

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

Loan Department (Busch)

Voice (732) 445-0858

Fax (732) 445-0387

First Mortgage Hotline (866) 443-1819

Newark Branch

249 University Ave.
Newark, NJ 07102

Voice (973) 353-1353

Fax (973) 353-1699

Mon., Wed., Fri. 9:00 am - 4:00 pm
Closed 1:00 pm - 1:30 pm

Camden Branch

326 Penn Street
Camden, NJ 08102

Voice (856) 225-2653

Fax (856) 225-2666

Mon., Wed., Fri. 9:00 am - 4:30 pm
Closed 1:00 pm - 1:30 pm

Audio Teller

(855) 278-3883

Website

www.rutgersfcu.org



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