

# Your Financial Times

## Around Campus with Your Credit Union

Providing a variety of **financial seminars** for both employees and students.



Pitching in to wrap the 2,000 gifts at the **Big Chill Wrap Party**.



## Winning Photographer to be Announced

In our last issue of Your Financial Times, we invited members to photograph and submit their favorite areas on Rutgers University campuses. We will soon be selecting the winning photos that will be displayed on many of the promotional materials produced by the credit union. Thank you to all those who sent in entries and good luck to the winner(s)!



## Employees of the Month

November Employee of the Month



**Bob Riolo, Member Service Representative**

As a Member Service Rep at our College Avenue and Busch branches, Bob most enjoys interacting with the members and explaining the many helpful products and services the credit union offers. As a self-proclaimed astronomy "nut" who loves going into the backyard late at night to gaze up at the stars, Bob claims to have seen strange lights zig-zagging across the sky. It's no surprise his favorite movie is *House on Haunted Hill*.



December Employee of the Month

**Mary Farrell, Member Service Representative**

New to our Rutgers Federal Credit Union team, Mary easily identifies helping members of the Rutgers community with their financial needs as her most rewarding experience. Mary is a real star with our members at both our College Avenue and Busch branches. That's a role she knows how to fill since she was in Little Miss USA at the age of seven and in the production of *Fiddler on the Roof*, at The Edison Valley Playhouse for 18 weeks when she was ten.

Congratulations to all our Employees of the Month on a job well done!



## Board Nomination

The following nominee has been recommended for the available position on the Board of Directors. There will be no nominations from the floor at the Annual Meeting.

### TERRY MATILSKY

Terry Matilsky has been a professor in the Department of Physics and Astronomy since 1976. One of the first things he did after arriving at Rutgers was start an account at the RFCU, which was then housed in the "barracks" at Livingston. He has seen the credit union thrive over the decades, by focusing on friendliness, developing personal relationships with members, and providing customer service far beyond what we see in the commercial banking world. He has served on the Rutgers Federal Credit Union Board of Directors for about 20 years.

### INTERESTED IN VOLUNTEERING?

The credit union is seeking members to serve on the Board of Directors and the Supervisory Committee. The positions are 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, call 732-932-7645, ext. 221 or email mholowka@rutgersfcu.org.

## Annual Meeting Scheduled Tuesday, June 2, 2015

Circle the date on your calendar and make plans now to attend the credit union's Annual Meeting. Meet the credit union Board members and staff while enjoying light snacks and an educational seminar on credit scores.

The Annual Meeting will be held on Tuesday, June 2nd at 5:30 p.m. at the College Avenue Student Center, 126 College Avenue, Multipurpose Room A. RSVP by email to events@rutgersfcu.org or call 732-445-3050, ext. 130. We look forward to seeing you there.

## Great Gifts for the Graduate



Graduation is such an important step in a young person's life. Here are 5 graduation gift ideas that your college graduate will truly appreciate.

### 1. Money!!!

Of course, the top gift that all graduates love is money. As long as you don't care how it gets spent, this is an excellent choice as an all-around graduation gift.

### 2. MP3 Player

Here's the ultimate graduation gift that's so convenient and provides hours and hours of entertainment.

### 3. Tablet

A portable device is a great way to store images, movies, music, and data.

### 4. Laptop Computer

A laptop computer is an excellent gift choice that a graduate would truly appreciate.

### 5. Digital Camera

A gift that many graduates would love to receive is a digital camera. Give it to them before the big day, and they will have something to not only show off but also capture the moment.

### Si necesitas un prestamo o asistencia en tus cuentas te ofrecemos ayuda en tu propio idioma.

Pregunta por Jessica en la oficina de College Avenue.  
Telefono (732)445-3050 Ext #213  
Jalfaro@rutgersfcu.org

# Spring Savings Starts Now!

Choose one or all of these spring specials today!

## First Time Auto Buyers

No credit - no problem!

We can help you get your first car!



## Spring for a Lower Car Payment!

Refinance your car loan that is with another lender and enjoy:

**2.24% APR\***

- Rates as low as ~~2.99% APR\*~~
- No payments for 60 days\*\*
- \$50 Visa Gift Card at loan closing



## Take a Spring Break Loan



- Borrow up to \$3,000
- Terms up to 24 months
- Low **5.75% APR\***

## Green Up Your House!

Landscaping, new furnace, energy efficient hot water heater, windows, insulation ... do it all with a low interest Home Equity loan or Line of Credit.



\*APR = Annual Percentage Rate. Based on credit worthiness, and subject to change without notice. Rates and offers current as of 04/01/2015.

**First Time Auto Buyers:** No adverse credit. Proof of employment from employer or firm commitment from an employer (verifiable) with a start date no more than 60 days from the date of the RFCU loan contract or member with no credit score and verifiable 5 year job history. Monthly income must be sufficient to cover monthly expenses, new vehicle payment and insurance. New Vehicles: 95% of purchase price. Used Vehicles: 100% of the NADA clean retail value.

**Spring for a lower car payment:** Rate and term depend upon credit worthiness and amount borrowed. New vehicle loan applies to all present or left over vehicles that have never been titled. Other restrictions may apply. Rate not available for refinance of an existing RFCU loan. Up to 100% financing is available. Maximum used car loan advance is NADA retail value. \*\*Regular payments resume 60 days after loan closing, with interest accruing from loan closing until date of first payment. Offer not valid on previously approved applications and cannot be combined with any other offer. Visa gift cards are subject to an approved loan application and funded loan. *Payment example \$20,000 borrowed at 2.99% APR, 48 monthly payments of approximately \$443.92 per month. Expires 6/30/15.*

**Spring Break loan:** Borrow up to \$3,000 for as low as 5.75% APR for up to 24 months. April 1, 2015 to June 30, 2015. *Payment example \$3,000 borrowed at 5.75% APR, 24 monthly payments of approximately \$132.70 per month. Rate not available for refinance of an existing RFCU loan.*

**Spring into action - apply now!**  
[www.rutgersfcu.org](http://www.rutgersfcu.org)



## Here are Great Travel Companions: VISA® TravelMoney Card

Wherever you go and whatever you need, your prepaid Visa® TravelMoney card makes the perfect travel companion because it's convenient, secure and easy to use.

There's no need to travel with large amounts of cash. Your VISA® TravelMoney Card offers protection and security features. You can relax because it's not tied to your checking or savings account, so if it's lost or stolen, thieves won't get any of your personal information. You can use your card wherever VISA® is accepted. Purchase the instant issue card at any of our branch locations for \$4.00 per card.

## Going Abroad?

### Buy Your Foreign Currency at the Credit Union

If your plans include traveling out of the country, we've made purchasing foreign currency easy and convenient for you. To order currency and for more information, stop by any of our campus branches or visit us online at [www.rutgersfcu.org](http://www.rutgersfcu.org). (Service fee applies.)



- Over 100 currencies
- Get Currency Price Protection services
- Avoid waiting in long lines after a long overnight flight
- Avoid inflated exchange rates in airports, hotels, and banks.

## We Also Have:

### ATM Cards

Use your ATM card and the funds are deducted right from your savings or checking account.

- ATM withdrawal
- No annual fee
- Cash back on PIN based purchases where allowed
- Over 25,000 surcharge-free ATMs
- Visit [www.rutgersfcu.org](http://www.rutgersfcu.org) for location information



### VISA Gift Cards

- For a fee of \$2.50, you can buy a VISA gift card valued at \$10 to \$1,000. What a great gift! Our VISA gift card comes with a minimum 5 year expiration date, and can be used wherever VISA is accepted.
- VISA gift cards are available at all of our branches and come in a variety of designs.



## RUTGERS DAY

Saturday, April 25th

Join us at 100 College Ave. or  
85 Davidson Road  
for fun and games!

**Stop into the College Ave. branch  
during Rutgers Day, we will be open!**

## Holiday Closing

### Memorial Day Weekend

Busch branch closed Saturday, May 23, 2015

All branches closed Monday, May 25, 2015

# RFCU

Rutgers Federal Credit Union

732-445-3050 • [www.rutgersfcu.org](http://www.rutgersfcu.org)

Audio Teller (855) 278-3883

Student Loan Department (855) 267-4219

First Mortgage Department (866) 443-1819

### 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