

Your Financial Times

Bringing You Cutting Edge Technology



Watch for your new
EMV CHIP CARDS
on all RFCU Debit and
Credit Cards

The convenience of electronic and online payment systems has revolutionized the way that we look at, as well as handle, our money. Many people don't carry cash any more, relying on the convenience of debit and credit card use for most daily transactions. However, with the growth of electronic transactions there is a need to evolve our technology to protect consumers from identity theft or other vulnerabilities that this technology creates.

Ensuring convenience for members while providing peace of mind is at the forefront of the work that we do. That's why we are implementing EMV chip credit and debit cards. With EMV technology, each transaction carries its own unique code which reduces the risk of your account information or personal identity becoming compromised by unauthorized parties.

While you may not notice a difference in the convenience of using your card, the increased benefit of added security provides peace of mind when making your purchases. The only change is that instead of swiping your card, you will now insert it into the terminal.

EMV technology is just one of many ongoing innovations that we are pleased to offer our members. Be on the lookout for your new cards coming in 2016.



NEW WEBSITE Underway

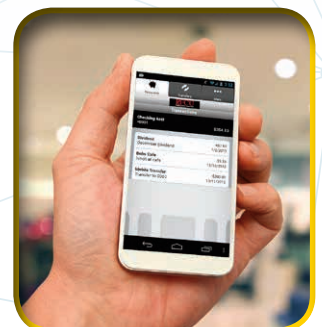
We are creating an even better online experience for you! Our new website is under construction. Finishing touches will offer the latest in online convenience and format to any device you use. Whether you are around the block or around the globe, you can check with us for the latest news, what's trending and all of your banking needs.

MOBILE BANKING for Life on the Go

Rutger's Federal Credit Union's mobile banking app is a fast and secure way to manage your finances on the go...no matter where life takes you.

- Get account balances
- View account transactions
- Transfer funds between your accounts
- Pay bills
- Use Popmoney

Visit your phone's App store to download our app today!



Annual Meeting and Photo Gallery Showing

DATE: Wednesday, June 8, 2016

TIME: 5:30 p.m.

PLACE: College Avenue Student Center
126 College Avenue
The Lounge &
Room 411, 4th Floor

RSVP: By email: events@rutgersfcu.org -or-
By phone: 732-445-3050, ext. 130



Circle the date on your calendar and plan to attend the credit union's Annual Meeting. Meet the credit union Board members and staff while enjoying light snacks and dozens of beautiful photos.

Featured at this meeting will be the winners of our Rutgers Photo Contest and a display of the spectacular photos. We received over 150 photos from 25 photographers who captured many idyllic shots of the Rutgers campuses. These photos are gracing the covers of our brochures and website!

We look forward to seeing you there.

WINNER: Photo of Queens Campus submitted by Julianna Abdallah



Photo of Rutgers Business School on Livingston submitted by Penny Carlson



Photo submitted by Penny Carlson



Board Nominations



The following two 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.

Arlene Buckley

Arlene served as the credit union's first Associate Director. She has been a Board member for 18 years and has been appointed as the Secretary of the Board. She retired from Rutgers in 2002 after 25 years of service. Arlene has been a credit union member for 28 years.

Willie (Bill) Williams, CPA

Recently retired from Rutgers as the Director of Funds Management in the Office of Financial Aid and UMDNJ as Associate Controller, Bill has a private CPA firm. Bill has been a credit union member for 21 years and currently serves as Treasurer on the Rutgers FCU Board.

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.

**Congratulations to Mabel Acevedo,
Winner of the STAR EMPLOYEE award!**

Voted by her peers as the STAR EMPLOYEE for the 4th quarter of 2015.



Spring Has Sprung in NJ

Spring is officially here! And we all know what that means. Temperatures are moving from miserable to manageable and it is time to get out and explore.

Here are some great family outings that won't hurt your purse or pocket too much:



HIKE THE APPLACHACHIAN

TRAIL. The trail stretches from the Delaware Water Gap through High Point State Park and then on to Wawayanda State Park before entering New York.

HOWELL LIVINGSTON FARM. An example of what farming life was from 1890-1910, this walk back into history is fascinating.

DOYLESTOWN CASTLE. This huge wooden castle playground is eight stories high and every kids' dream.

The GREAT SWAMP. Formed over 25,000 years ago by the great Wisconsin glacier, with over 900 acres, it's home to over 244 different species of amazing wildlife.

RAPTOR TRUST. This is a bird rehabilitation center that includes state-of-the-art medical facilities, several hundred hawks, eagles, falcons and owls.

DUKE FARMS. Bike or hike new trails through a variety of habitats, attend a nature or horticulture program, take an organic gardening class, go on a geocaching adventure and so much more to do.

BRIDGETON HALL OF FAME SPORTS MUSEUM.

Dedicated to the sports teams and individuals from New Jersey, memorabilia of many famous professional and amateur sports teams are on exhibit.

RUTGERS GARDENS. Explore a great hiking trail, bamboo, tall grass maze, an amazing pine forest complete with forts, huge old trees and many cultivated garden areas.

CAPE MAY ZOO. Located within the Cape May Park Central, the zoo has over 85 acres and 250 different species including snow leopards, giraffes, bald eagles, red pandas and even the world's largest rodent.

HIGH POINT STATE PARK. Stand on the top of New Jersey, 1800 feet up, for breathtaking views of the surrounding mountains and valleys.

You've been waiting for this all winter - shake off that cabin fever and go!

Carrying the Right Credit Card

Not all credit cards are the same. Compare our credit card rates to the national average and see how we are looking out for your money!



RFCU Visa® Cards	FIXED APR*	9.90% - 12.00%
National average**	FIXED APR	13.02%
National average**	VARIABLE APR	15.82%

RFCU Visa credit card is about what you are paying...

- Rates as low as 9.9% APR*
- SAME low rate for purchases and cash advances

And about what you're not paying...

- 25- day interest-free grace period
- NO annual fee
- NO in branch cash advance fees

If you're not carrying a Rutgers Federal Credit Union Visa card, apply today.

*Annual Percentage Rate. Subject to credit union lending guidelines. **Source: credit card rate comparison on Bankrate.com. Rates and offers current as of September 30, 2015.

Let Us Put You In the Driver's Seat

New, Used and Refinances from other lenders are all eligible for this money-saving offer!

- Affordable monthly payments
- No payments for 60 days*
- Free gift for applying*

Applying is easy. Complete the loan application online at www.rutgersfcu.org or visit any of our campus branches.

Be sure to visit our member showroom Powered by TRUECar!

*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. Some restrictions may apply. Rate not available for refinance of an existing RFCU loan. New Autos finance up to 95% of MSRP. Used autos 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. *Payment example \$20,000 borrowed at 3.5% APR, 60 monthly payments of approximately \$363.83 per month. Free gift available while supplies last, for all auto loan applicants, no purchase necessary. Offer valid: 2/15/16 to 6/30/16.*



An Apple a Day...

DERMASCAN SCREENINGS

Friday, April 22nd, 11:00 am to 1:00 pm

Busch Branch 85 Davidson Rd. • Piscataway

Offered by Middlesex County Office of Health Services. Brought to you by RFCU.

Please reserve your 10 minute session by emailing events@rutgersfcu.org

BLOOD PRESSURE SCREENINGS

Friday, May 20th, 11:30 am to 1:30 pm

Busch Branch 85 Davidson Rd. • Piscataway

Offered by Rutgers Health Services. Brought to you by RFCU.

Please reserve your screening time by emailing events@rutgersfcu.org



732-445-3050 • www.rutgersfcu.org

Student Loan Department (855) 267-4219

First Mortgage Department (866) 443-1819

Holiday Closings

Memorial Day

Saturday, May 28, 2016

Monday, May 30, 2016

Independence Day

Saturday, July 2, 2016

Monday, July 4, 2016

Life Happens - Let Your Home's Equity Help!



- Home repairs
- College tuition
- Vacation getaway
- Big ticket purchase
- Unexpected expenses
- Landscaping

Apply online at www.rutgersfcu.org or visit one of our branches.

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**



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Rutgers Federal Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day! Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. Start saving today on any or all of these services:



Learn more at LoveMyCreditUnion.org



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