



# YOUR FINANCIAL TIMES

PROUDLY SERVING THE RUTGERS UNIVERSITY AND UMDNJ COMMUNITIES FOR OVER 50 YEARS



*Yes,  
We Have Money To Lend!*

Credit sources may have dried up at other financial institutions, but Rutgers FCU still has money to lend at great low rates.

In fact, late last year the financial experts at *TheStreet.com* reported that “if you need a loan, consider skipping your local bank and checking out your neighborhood credit union.”

### *Afford Those New Windows!*

Are you thinking about installing new cabinets, upgrading the bathroom or making any other home renovations? Our Home Equity Loans and Home Equity Lines of Credit offer competitive interest rates, plus you may be able to deduct the interest you pay from your yearly tax bill (ask your tax advisor for details).

### *Save On Other Loan Payments*

Refinance at your credit union’s lower loan rates to start saving on your Vehicle Loan, Mortgage or other loan today. You’ll have more money in your pocket each month! Ask us for all the details.

### *Learn More Today*

For our most current rates or to apply online, visit [www.rutgersfcu.org](http://www.rutgersfcu.org). For more information, stop by or call (732) 445-0858. We want to save you money on your loan!

\*APR=Annual Percentage Rate. Rates are subject to credit approval and subject to change without notice. Rates are based on creditworthiness. Other terms and rates available. Refinancing offers apply to new money only. Home Equity Line of Credit rates are based on the Prime Rate + 0% APR as published in *The Wall Street Journal*. No closing costs offer applies to Home Equity Lines of Credit open for at least 12 months. Contact the credit union for complete loan details.

## HOME EQUITY LOANS

AS LOW AS

**5.99%**  
APR\*

Fixed Rate – Up To 60 Months

## HOME EQUITY LINES OF CREDIT

AS LOW AS

**3.25%**  
APR\*

Variable Rate – Up To 15 Years  
No Closing Costs!\*

**RFCU**  
Rutgers Federal Credit Union  
*Growing Together*



**VACATION  
LOANS**

AS LOW AS

**8.75%**  
APR\*

12-Month Term

**Take That Vacation!**

Are you thinking about a camping trip, a beach vacation, a European cruise or any other trip this summer? Your credit union can help. Borrow up to \$2,009 at our special low rate and start planning to get away today!

Our affordable Vacation Loans feature flexible repayment terms that make repayment easy. It's a great option if you need extra cash for your trip.

**Get Approved & Get Moving!**

Visit [www.rutgersfcu.org](http://www.rutgersfcu.org) or call (732) 445-0858 to speak to a Loan Specialist or to apply. We make it easy and affordable to get away from it all. But don't wait long, because **this offer ends August 31, 2009!**

\*APR=Annual Percentage Rate. Rates are subject to change without prior notice. Rate shown is the lowest rate for qualified borrowers. Your rate may be higher. Other rates and terms available. Contact the credit union for complete loan details.

**Skip A Loan Payment  
In July Or August**

Our Skip A Loan Payment program is back for the summer! You can skip your July or August payment(s) on each eligible RFCU Loan for only \$25 per loan. Simply fill out the coupon and indicate the loans you wish to skip. We'll do the rest!

**Use The Extra Cash For:**

- A Vacation At The Shore Or Camping
- A Weekend Getaway
- Kitchen Or Bathroom Upgrades
- Any Other Purpose

**Hurry, your request must be approved by July 17, 2009!**



**Yes**, I would like to skip a loan payment in:

July 2009 OR  August 2009.

I understand that this coupon may be used for Personal Loans, Vehicle Loans, Recreational Vehicle Loans and Boat Loans at the cost of \$25 per loan.

Member Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Loan Number(s): \_\_\_\_\_

Daytime Phone Number: ( \_\_\_\_\_ ) \_\_\_\_\_

Is The Payment Payroll Deducted?  Yes  No

Transfer \$25 Fee From:

Share Savings (01)  Checking (75/76)  Money Market (70)

Or:  Check Included

All requests to skip a payment must be received and approved by the loan department by July 17, 2009. By signing this card you agree to amend the terms of your original agreement and to repay the entire unpaid balance and accrued interest. Mortgages, Home Equity and Credit Card Loans are not eligible for this program. To take advantage of this special offer, all credit union accounts must be in good standing.

For more information and answers to frequently asked questions, visit our website at [www.rutgersfcu.org](http://www.rutgersfcu.org).

Borrower Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Complete and return this card to Rutgers Federal Credit Union or fax to: (732) 445-0387

# BULLETIN BOARD

## Annual Meeting Recap

Rutgers Federal Credit Union held its 55th Annual Meeting on Wednesday, May 27, 2009, at the Busch Campus Center of Rutgers University. Thank you to our special guest speaker Paul Gentile, the President/CEO of the New Jersey Credit Union League.

*Congratulations go out to our door prize winners: Bobby Sutton, Gloria Lucanese, Patricia Worjroh, Marian Small, Capricia Small, Ellen English, Debra Johnson, Anna Zimmerman, Mark Billich, Andrea Bayas, Carmen Valverde and Mary Ann Coffaro.*



## Coming Soon! Overdraft Privilege

We all make accounting mistakes once in a while, but accidentally overdrawing your Checking Account can be costly and inconvenient. This is why Rutgers FCU will soon be offering Overdraft Privilege, a service that protects your Checking Account against inadvertent overdrafts.

*Please note: To take advantage of Overdraft Privilege, you must be a member in good standing and be enrolled in Direct Deposit.*

Additional information will be available soon at our branches and on our website.

Contact the credit union for complete details.

## Holiday Closings

### Independence Day

Friday, July 3, 2009

*Busch Branch Open Only 9 a.m. to Noon*

Saturday, July 4, 2009

*All Branches Closed*

### Labor Day

Monday, September 7, 2009

*All Branches Closed*



## Discount Amusement Park Tickets

Discounted tickets for Dorney Park and Wildwater Kingdom are available at any Rutgers FCU branch.

## Fee Increase Notice

The following fee increases will take effect August 10, 2009:

NSF Fee – \$27

ACH Return Fee – \$27

ACH Stop Payment Fee – \$27

Stop Payment Fee – \$27



## RATE WATCH

	APR*	APY**
<b>Savings Account Shares</b>	0.25%	0.26%

### Club Accounts & IRA Savings

Holiday, Vacation, Me	0.75%	0.76%
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### Regular And IRA Share Certificates\*\*\*

6 Months	1.25%	1.27%
12 Months	1.50%	1.52%
24 Months	1.75%	1.77%
36 Months	2.00%	2.03%
48 Months	2.25%	2.28%
60 Months	2.50%	2.53%

### Money Market Accounts APR\* APY\*\*

\$2,000-\$9,999	0.80%	0.81%
\$10,000-\$24,999	1.00%	1.01%
\$25,000-\$49,999	1.20%	1.22%
\$50,000+	1.40%	1.42%

\*APR=Annual Percentage Rate to qualified borrowers. Rates subject to change without notice.

\*\*APY=Annual Percentage Yield.

\*\*\*Regular IRA Share Certificate minimum deposit \$500.

†72-Month Term for qualified borrowers only. Minimum amount of \$25,000.

NOTE: All rates are in effect as of this publication date and are subject to change without notice. For current rates, call or visit the credit union. The Dividend Rate and Annual Percentage Yield for all accounts may change monthly as determined by the credit union's Board of Directors.

### New Auto Loans APR\* As Low As

24 Months	4.50%
36 Months	5.25%
48 Months	5.50%
60 Months	5.74%
72 Months†	6.00%

### Used Auto Loans APR\* As Low As

24 Months	5.50%
36 Months	6.25%
48 Months	6.50%
60 Months	6.74%
72 Months†	7.00%

### Personal Loans APR\* As Low As

Up To 48 Months	11.00%
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### First Mortgage

Call First Mortgage Hotline: (800) 342-4998

### Second Mortgage (Fixed)

	APR*
60 Months	5.99%
96 Months	6.40%
120 Months	6.49%
180 Months	6.80%

### Home Equity Line Of Credit (Variable)

	APR*
180 Months	Prime Rate (3.25%)

### VISA® Platinum APR\*

Tier 3	12.00%
Tier 2	11.00%
Tier 1	9.90%

**RFCU**  
Rutgers Federal Credit Union  
*Growing Together*

#### 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 8:30 - 3:30

Closed 1:00 - 1:30

Audio Teller: (800) 714-3319

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



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

MP-15622 7/09 Marketing Partners (888) 641-1215

See Page 1 For Details  
Rates As Low As 3.25% APR!  
**Yes, We Have Money To Lend!**



New Brunswick, NJ 08901

100 College Ave.

**RFCU**  
Rutgers Federal Credit Union  
*Growing Together*

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