

# YOUR FINANCIAL TIMES

**RFCU**  
Rutgers Federal Credit Union  
*...it's where you belong!*

## Don't Lose Out on Courtesy Overdraft Privilege!

It happens to the best of us. You do the math wrong... you forget to make a deposit... an unexpected emergency comes up... and now you don't have sufficient funds to cover all of your outstanding transactions. That's where Courtesy Overdraft Privilege becomes a real benefit!

With Rutgers Federal Credit Union's Courtesy Overdraft Privilege program, the Credit Union may honor checks, debit card purchases and ATM transactions – even if you don't have enough money in your personal checking account to cover your transactions.

Many of our members enjoy the added protection and peace of mind that Courtesy

Overdraft Privilege provides. It's an added value benefit that comes with our checking account for qualified members.

**But regulatory changes are coming August 15th (July 1st for new members) and we will no longer be able to offer this valuable benefit unless you request us to do so.**

Please be on the lookout for more information and an "Opt-In" form to let us know that you want to keep Courtesy Overdraft Privilege (or enroll in the program). The form will be included in your May statement. You may also "Opt-In" online at our website, or by visiting any of our branches.



## No Fee Balance Transfers & a Chance to Win a 42" Flat Screen TV!

Transfer \$1,500 or more from your other credit cards to your Rutgers Federal Credit Union Visa card by May 15, 2010, and you'll automatically be entered to win a **42" LCD HDTV!\***

With rates as low as 9.90% APR\*\* and no balance transfer fees, it's one of the smartest financial decisions you'll ever make! Why pay more in finance charges than you have to? Watch the savings add up – and you may even be the lucky winner of a new 42" TV! But hurry and move those balances – you only have until May 15th to enter the drawing for the TV.

To get started, give us a call today. If you don't carry a Credit Union Visa card, visit us online, call or stop by any of our locations to apply.

\*For a chance to win a 42" LCD HDTV (maximum value of \$1,000), a minimum of \$1,500 must be transferred from other credit card issuers to your Rutgers FCU Visa credit card. The drawing will be held at the Annual Meeting on May 24, 2010. You do not need to be present at the Annual Meeting to win. \*\*Annual Percentage Rate. Subject to Credit Union lending guidelines.



## President's Message

In addition to our quarterly newsletters, from time to time, your credit union will issue monthly newsletters in order to announce programs and/or services we believe are of extraordinary value to our membership.

I can't think of a better time or reason to remind you of our incredibly low interest rates on our credit card program. These rates... as low as 9.9% APR... have not only remained this low for the past several YEARS, but also continue to be lower than most bank credit card interest rates in the United States. If your bank credit card rate is lower than ours, just call the Loan Department at (732) 445-0858 and we'll enter you into our drawing for the 42" LCD HDTV!

So, if you couple these low rate offerings with our NO BALANCE TRANSFER FEE...why would you continue to carry even one bank credit card?

Please call or stop by any of our offices to request a credit card application today. And remember, "Rutgers Federal Credit Union...it's where you belong!"

### Howard S. Elkin

President/CEO  
Rutgers Federal Credit Union



## You're Invited

Be sure you save the date - Monday, May 24, 2010 - to attend the 56th Rutgers Federal Credit Union Annual Meeting. Join us for a delicious buffet dinner as you learn about the activities of your credit union this past year and plans for the future. The Annual Meeting will be held in the Busch Campus Multipurpose Room from 5:30 pm to 7:30 pm on May 24th.

This event is exclusive to Credit Union members!  
**Reservations must be made no later than May 14, 2010.** Please call (732) 932-7645 or email [mholowka@rutgersfcu.org](mailto:mholowka@rutgersfcu.org) to reserve your seat!



## HOLIDAY CLOSINGS

Memorial Day • Monday, May 31  
Independence Day • Monday, July 5

## Take a Tip from Money Magazine

Money Magazine (May, 2010) had a great suggestion for the "Best Way to Get Even with Your Bank...move your checking account to a credit union." The article cited that "credit unions blew away big banks on a recent customer satisfaction index."

So, if you're fed up with high costs and hidden charges, then maybe it's time you got even with the banks and switched to a Rutgers FCU checking account, featuring:

- No monthly service fee
- No per-check charge
- No minimum balance requirement
- Debit card convenience
- Overdraft protection available

Take a tip from Money Magazine and open your Credit Union checking account today.



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### 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 9:00 - 3:30, Closed 1:00 - 1:30

Audio Teller: (800) 714-3319

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

