

# Your Financial Times

## Welcome to Rutgers University Students!



Rutgers Federal Credit Union was recently approved by the National Credit Union Administration to expand its field of membership to include students attending Rutgers, the State University of New Jersey, headquartered in New Brunswick, New Jersey and living in State.

Rutgers University students can now bank where they learn! With branches right on campus, we are the ONLY credit union that boasts the Rutgers name! And our services are great for a student's (and anyone's) budget ... like free checking, free debit cards, free online banking, free online bill pay, low car loan rates, no annual fee credit cards and so much more!

So, if you have or know of a Rutgers University student who would benefit by banking at their college's credit union, encourage them to drop by any of our campus branch locations or visit online at [www.rutgersfcu.org](http://www.rutgersfcu.org) to join today.

### Take Aim at Your Debt...

## The **DEBT DESTRUCTION**

### Loan is Back!



If a heavy debt burden is weighing you down, it's time to lighten the load with our Debt Destruction Loan. Bring us those high interest loans and credit cards from other lenders and we'll help you take that debt down to size.

- Consolidate your bills into one easy fixed monthly payment
- Benefit from a lower interest rate as you pay down your balance
- Avoid high fees associated with credit cards or loans

Borrow as much as **\$20,000** at fixed rates as low as **10% APR**.\* You may save substantially on finance charges if you use this loan to pay off high interest debt, such as credit card balances or personal loans. Plus, by replacing high interest debt with a lower rate, you should be able to pay off your bills more quickly.

### FREE Movie Tickets!

For a limited time, when you close on a Debt Destruction Loan you'll receive two complimentary movie tickets.



Let our Debt Destruction Loan help you defeat burdensome debt and keep more money in your pocket. Apply online or in person today.

\*Annual Percentage Rate. Subject to credit union lending guidelines.



# Get a lower monthly car payment than 0% financing



## Here's a Valuable Lesson...

0% financing sounds great! But consider this. Instead of the 0%, take the dealer rebate to lower the overall cost of your vehicle. In most cases, the 0% financing is good for short terms only (which means a high monthly payment), usually applies to specific makes and models and is only available to those with near-perfect credit.

## Do the Math!

Compare our low interest auto loans – as low as 2.99% APR\* to 0% financing. Let us show you how you can save money by accepting the dealer rebate and our auto financing.



## Make the Savings Grade, Refinance and Get a \$50 Gas Card! \*\*

Stuck with a high interest car loan from another lender? Refinance it with us! Upon closing your loan (minimum \$10,000), we'll give you a \$50 gas card.

## Applying is as Easy as 1-2-3

Get your loan pre-approved by the Credit Union. You won't have to discuss your finances with the dealer.

1. Apply online at [www.rutgersfcu.org](http://www.rutgersfcu.org)
2. Call us at (732) 445-0858
3. Stop by any of our 3 convenient campus branch locations

\*Annual Percentage Rate. Subject to credit union lending guidelines. \*\*\$50 gas card offer requires refinancing a minimum \$10,000. Refinance offer does not apply to vehicles currently financed with Rutgers Federal Credit Union.

## Need to Get Away from it All?

**W**ish you could get away from the everyday routine? Relax, unwind and refresh yourself? Everyone needs and deserves a break now and then — including you. And a vacation loan from Rutgers Federal Credit Union could be your ticket to the getaway of your dreams.

- Low 8.9% APR\*
- Borrow up to \$2,500
- Terms up to 12 months

Combine our really low rate with an affordable monthly payment and you can enjoy yourself without putting a strain on your budget. The sooner you apply, the sooner you can start packing your bags for your getaway. Visit us online at [www.rutgersfcu.org](http://www.rutgersfcu.org) and complete a loan application today. Or, just call us or stop by to apply in person.



\*Annual Percentage Rate. Subject to credit union lending guidelines. \$87.38 per thousand/month.



## Worried About Your Financial Situation?

**D**o you have a pressing financial problem? Need to ease the burden of debt? Whatever your concerns may be, you can rely on Rutgers Federal Credit Union for assistance.

Our on-staff Certified Financial Counselors can provide a wide range of options to help members reach financial success. They will review and analyze your current financial situation and assist in developing a realistic money management plan.

Let our Certified Financial Counselors help you build a stronger financial future. Call (732) 445-0858 to arrange a free, confidential appointment today.



## Privacy Policy

In recognition of our members' expectation of privacy, Rutgers Federal Credit Union has adopted the following privacy policy.

In the normal course of Credit Union operations, it is often necessary that we communicate information to or about our members. In addition, it is often mandatory that we provide member information to outside sources. For example, we provide information to an outside vendor to facilitate the mailing of account statements and the mailing of loan information to our members; we respond to subpoenas; we respond to requests for information from Credit Union regulators and other sources who have a legal right to the disclosure information; and we provide information to credit reporting agencies.

Members may authorize the release of information for credit references, check or credit card payments, or for other business transactions.

The Rutgers Federal Credit Union communicates to its members a wide range of financial products and services. When the Credit Union introduces a financial product from an outside source, the Credit Union requires a contractual agreement to protect the confidentiality of member information. RFCU is highly selective in choosing vendors and service companies that assist us in providing quality products and services to our members.

We may share certain member information with third parties to facilitate the offering, administration, collection, and delivery of these products and services as well as responding to subpoenas, etc., under controlled circumstances designed to protect our members' privacy. Members interested in the financial product available from the outside source, may choose to provide personal information to them. We may disclose the following kinds of personal information about our members to an outside source:

- Information provided by our members on applications and other Credit Union forms, such as your name, address, social security number, your assets and your income;
- Information about our members' transactions with us or with others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a consumer reporting agency such as credit worthiness and credit history.

We require third parties to comply with strict standards regarding security and confidentiality of such information. Third parties are not permitted to release, use for their own purposes, or sell any member information we share with them.

RFCU does not sell member information to outside parties. RFCU does exchange certain information about our members with select credit reporting agencies within the provisions of the Fair Credit Reporting Act. The full text of the FCRA is available from the Federal Trade Commission and is on their website: [www.ftc.gov](http://www.ftc.gov).

Except as permitted by law, the RFCU does not disclose nonpublic personal information about former members.

### Marketing Information Opt Out

Except as permitted by law, members may direct the RFCU not to disclose nonpublic personal information about you to third parties. If a member wishes to make such an arrangement, they may call (732) 932-7645 or (732) 445-3050 or write to RFCU, 100 College Avenue, New Brunswick, NJ 08901.

### Credit Union Employees

At Rutgers Federal Credit Union, employee access to member information is authorized for business purposes only. Dissemination of member information by RFCU employees is based strictly on "the need to know." Our employees are regularly instructed of their obligation to maintain the confidentiality of member information.

### Security Standards

The RFCU has established and continually monitors its security standards and procedures to protect our members from unauthorized access to confidential information, including Internet accessible information.

### Accuracy and Right of Correction

The goal of the RFCU is to maintain complete information about our members and their accounts. If a member believes that their member records contain inaccurate information, they will be asked to notify the Credit Union at (732) 932-7645 or (732) 445-3050 or write to them at 100 College Avenue, New Brunswick, NJ 08901. Any inaccuracies discovered during investigation of member records will be corrected.

## Holiday Closings

### Independence Day

Saturday, July 2, 2011  
Monday, July 4, 2011

### Labor Day

Saturday, September 3, 2011  
Monday, September 5, 2011



### College Avenue Office

100 College Ave.  
New Brunswick, NJ 08901  
Voice (732) 932-7645  
Fax (732) 932-7648  
Mon. - Wed. & Fri. 8:30 am - 4:00 pm  
Thurs. 8:30 am - 6:00 pm

### Busch Office

85 Davidson Road  
Piscataway, NJ 08854  
Voice (732) 445-3050  
Fax (732) 445-4897  
Mon. - Wed. & Fri. 8:30 am - 4:00 pm  
Thurs. 8:30 am - 6:00 pm  
Sat. 9:00 am - 12:00 pm

### 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 am - 3:30 pm  
Closed 1:00 pm - 1:30 pm

### Audio Teller

(855) 278-3883

### Website

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

\*Outside sources include – CUNA Mutual for Insurance, Credit Union Affiliates of New Jersey for mortgage servicing, Fiserv for data processing and member statements, NCUA as our federal regulator.

