

# Your Financial Times

## When Federal Student Aid is Not Enough... Student Choice Loans

Your credit union is offering a Student Choice private loan solution designed to fill the funding gaps that may exist after all lower-cost sources of aid (including Federal Stafford loans) have been exhausted.

Our program features:

- No origination or pre-payment fees
- Extremely competitive rates
- Flexible repayment options
- Convenient line-of-credit structure



For more information, visit [www.rutgersfcu.studentchoice.org](http://www.rutgersfcu.studentchoice.org) or call 855-267-4219.

## Congratulations to Our Scholarship Winner!

As part of our ongoing commitment to education, Rutgers Federal Credit Union awarded a \$1,000 scholarship to Rutgers student, Peter W. at the 58th Annual Meeting!

Rutgers Federal Credit Union's scholarship is offered annually to individuals based on their overall academic achievement, community involvement, extracurricular activities and demonstration of leadership. Congratulations Peter!

*Credit Union Board Chair,  
Gordon Stankavage,  
presents scholarship  
check to member Peter W.*



## Sending and Receiving Money Just Got Easier with **popmoney**

We're introducing **Popmoney**<sup>®</sup>, an innovative personal payment service that provides you a secure and easy way to pay people without the hassle of writing checks or using cash. All you need is their email address, mobile phone number or an account number and you can send and receive money.

Whether you're paying back a friend for movie tickets or sending money to your kids at college, Popmoney makes it easy and fast. It's FREE to sign up, and there's only a \$.50 transaction fee when you send money; NEVER a fee to receive money!

1. To send a payment, sign into your Rutgers Federal Credit Union online bill pay account and click on Popmoney on the tool bar. Simply enter the recipient's email address or mobile number, the amount of the payment and the date you want the payment sent.
2. Your recipient receives an email or text with a personal greeting from you and instructions on how to deposit the money! The sender and the recipient never have to share personal and private account information.

Popmoney is secure and encrypted, using industry leading technology. To access Popmoney, sign into your Rutgers Federal Credit Union online banking account today and begin using this convenient service to pay anyone you know or owe.

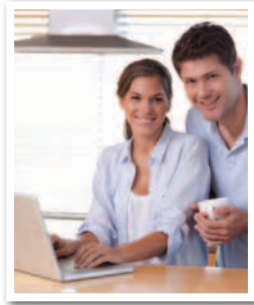
## Students Welcome Here

If someone in your home or office knows of a student attending Rutgers University encourage them to become a member of Rutgers Federal Credit Union! With no-fee banking, free online banking, student loans and three convenient campus branch locations it is your one stop banking solution!



## Put Your Finances on Auto-Pilot

Whether your summer travels take you across town or across the country, you can put your finances on auto-pilot with our electronic services.



### Online Banking

Stay connected to your credit union accounts around the clock. Check your account balances, transfer funds, view cleared checks, make loan payments and more.

### Online Bill Pay

One time or recurring payments (mortgage, utilities, insurance) – schedule to have your bills paid whenever you want. You'll be assured of timely payments. Set up future payments to avoid late fees!

### E-Statements

No worries about your account information being stolen from your mail box while you're away. Have your statements sent right to your personal computer. E-Statements are safer and more secure than delivery by mail.

### **NEW** popmoney

With an email address or a mobile phone number you can send and receive money. It's an easy, fast and convenient service when you're on the go.

Before you take off, be sure to put your finances on auto-pilot for a worry-free getaway.

## Pack Light this Summer with our Visa Platinum Card

When you're ready to take off on your well-deserved summer vacation, make sure you've packed the one card that will cover all your fun – your Rutgers Federal Credit Union Visa Platinum card.



Use your low interest card for everything – make airline reservations, hotel accommodations, dine out, buy souvenirs, even fill up the gas tank! Our card carries many benefits, including:

- Rates as low as 9.90% APR\*
- No annual fee
- Same low rate on purchases and cash advances
- Interest-free grace period on purchase balances paid by the due date
- No balance transfer fees
- Fraud protection
- And more!

Send those other credit cards packing. Bring along the one and only card you need this summer, a Rutgers Federal Credit Union Visa Platinum card.

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

## For a Limited Time!



If you're planning a summer getaway or need some extra money, our Vacation Loan special will get you going. We're making it easy for you to get away from it all! You'll have the vacation money you need now, peace of mind while you're away and no big bills waiting when you get home.

So no matter how you're planning to spend your free time this summer, start by applying for a Vacation Loan today. Apply online, by phone or stop by any campus branch locations. But hurry – this limited time offer lasts only as long as the summer, so get your Vacation Loan today.



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

## Time to Trade for a Newer Model?



There's never been a better time to turn in your car for a newer model. With the incredibly low auto loan rates at Rutgers Federal Credit Union, you can get the car you want, at a great price and with monthly payments you can afford.

We're offering auto financing at rates starting as low as 2.99% APR. \*New or used. Any make. Any model.



### No Application Fees!

Unlike many lenders, we do NOT charge an application fee. So it costs you nothing to apply! What do you have to lose ... except for a higher interest loan!

### Ready to Trade for a Better Rate? \*\*

If you're paying a higher loan rate on your current vehicle financing with another lender, refinance it with us. A lower interest rate means you could be driving the same car and paying less every month!

If you're ready to purchase your next vehicle, or want to trade in your high interest car loan that you financed elsewhere, it's a great time to take advantage of our incredibly low rates. Remember, new or used, you get the same low rate financing at your credit union. Apply today – online, by phone or visit the branch nearest you.

\*Annual Percentage Rate. Subject to credit union lending guidelines. \*\*Does not apply to vehicles currently financed with Rutgers Federal Credit Union.

## Discover Money You Didn't Know You Had!

Your house can put a little fun in your backyard...add a new pool, deck or patio...it can even send you on a fabulous vacation or send the kids off with college tuition.

If you've built equity in your home, you can use it to make your dreams come true with a second mortgage loan from Rutgers Federal Credit Union. Cash in now and enjoy these benefits:

- No out-of-pocket expenses
- No application fees
- No points
- No appraisal fees
- No processing fees
- No prepayment penalties\*\*

So, go ahead, open your home this summer and close on a great second mortgage loan from your credit union.

\*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. \*\*Only applies if loan is active over one year.



**Fixed Rate** as low as **3% APR\***

## Purchasing a New Home or Refinancing?

Now's a great time to buy a home or refinance your current mortgage! And a Rutgers Federal Credit Union mortgage can be your perfect home loan solution, featuring:

- **Low rates**
- **Low costs**
- **Superior service**

Get moving! The time to act is now while rates are low and housing prices are favorable. For more information, call Our Mortgage Department today at 866-443-1819 or visit us online at [www.rutgersfcu.org](http://www.rutgersfcu.org).





## 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

Wednesday, July 4, 2012

### Labor Day

Saturday, September 1, 2012

Monday, September 3, 2012



### College Avenue Office

100 College Ave.

New Brunswick, NJ 08901

Voice (732) 932-7645

Fax (732) 932-7648

Mon. - Wed. 8:30 am - 4:00 pm

Thurs. 8:30 am - 6:00 pm

Fri. 8:30 am - 5:00 pm

### Busch Office

85 Davidson Road

Piscataway, NJ 08854

Voice (732) 445-3050

Fax (732) 445-4897

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

### Loan Department (Busch)

Voice (732) 445-0858

Fax (732) 445-0387

First Mortgage Hotline (866) 443-1819

### 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, CUC and Symbionce for mortgage servicing, Fiserv for data processing and member statements, NCUA as our federal regulator.

