

Your Financial Times

Mobile Banking is On the Way!

Your account information will soon be within reach whenever you need it, wherever you go, right from your smart phone or other mobile device. Mobile banking is on the way! It's free*, safe and provides all the convenience of online banking...at your fingertips.

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

Get the App for Your iPhone or Android

When mobile banking becomes available, you will be able to download the free Rutgers Federal Credit Union mobile banking app for your iPhone or Android device. Or you will be able to sign up by visiting us online at www.rutgersfcu.org. (You'll need to enroll in online banking to take advantage of our mobile banking service.)

Stay connected to your credit union accounts wherever you go with mobile banking...it's on the way!



Q & A: Mobile Banking

Q. Why should I use mobile banking?

A. The real-time convenience of mobile banking just can't be matched by anything else. You can easily manage your account activities at all times.

Q. What if my phone gets lost or stolen?

A. Should your phone be lost or stolen, your mobile banking access is secured.

- No personal information from your Mobile Banking account is ever stored on the phone. Your password is never stored.
- Your login session automatically times out after a specific period of inactivity.

Q. How can I get mobile banking?

A. It's really easy! Find our app from your device app store or learn how to register from www.rutgersfcu.org/mobile. Here is what you will need:

- An eligible Rutgers Federal Credit Union Online Banking account
- A smartphone (iOS, Android, BlackBerry), a web-enabled device (mobile browser) or standard mobile device with text capabilities*

And the Winners Are

Thanks to everyone who submitted photos that were representative of our Rutgers University community during our photography contest. There were so many wonderful images that it was difficult to choose the very best. As a result, we have numerous winners.

LOAN PRODUCTS



Helping the Rutgers University community with life's financial challenges

RFCU
Rutgers Federal Credit Union

Photo submitted by Juliana Abdallah

We are currently showcasing two talented photographers whose work is now displayed on the covers of our Annual Report and Loan brochure. Additional photography will be included in the production of other promotional items.

Congratulations to our winners and thank you to all for the creative submissions.

Volkan Karaoglu (Annual Report cover)

Volkan is a self-taught web designer and photographer. His focus on photography has been landscape pictures and recently has begun taking portraits and food photographs.

Juliana Abdallah (Loan Services brochure cover)

A recent graduate of the School of Arts and Sciences with a degree in Public Health, Juliana enjoys photography as a hobby.

Annual Report 2014



Federally insured by NCUA

Photo submitted by Volkan Karaoglu

YES! We do mortgages!

Whether you're ready to buy a new house or refinance your existing home, our experienced team is ready to help.

Act now while rates are still low! For more information or to apply, call 866-443-1819.



VISA® TravelMoney Cards Available

Wherever your travels may take you, a prepaid Visa® TravelMoney card makes a great companion. Safer than cash, it's convenient, secure and easy to use, and it's accepted wherever you see the VISA logo. Purchase the instant issue card at any of our branch locations for \$4.00 per card.

SIZZLING Summer Specials

Cool off this
summer with
these hot deals.

Plan **BIG** with a Home Equity Loan



Home improvements, college education, family vacation, bill consolidation...when it comes to funding life's big-ticket items, our home equity loan or line of credit can help pay for those big plans.

Summer Fun Getaway

- Borrow up to \$2,500
- Up to 12 month terms
- Low 5.25% APR*

Offer valid 7/1/15-9/30/15

LOW
5.25%
APR*



First Time Auto Buyers No credit - no problem!

We can help you get
your first car!



Back-to-School Savings with Visa®

Make the grade for savings.
Special low **5.99% APR*** for
back-to-school shopping
between **8/01/15 - 9/15/15**
with your credit union Visa
Credit Card.



*APR = Annual Percentage Rate. Based on credit worthiness, and subject to change without notice.

Rates and offers current as of 07/01/2015.

VACATION LOAN: APR = Annual Percentage Rate. Based on credit worthiness, and subject to change without notice. Payment example \$2,500 borrowed at 5.25% APR, 12 monthly payments of approximately \$213.48 per month. Expires 9/30/15. Rate not available for refinance of an existing RFCU loan.

FIRST TIME AUTO BUYERS: No adverse credit. Proof of employment from employer or firm commitment from an employer (verifiable) with a start date no more than 60 days from the date of the RFCU loan contract or member with no credit score and verifiable 5 year job history. Monthly income must be sufficient to cover monthly expenses, new vehicle payment and insurance. New Vehicles: 95% of purchase price. Used Vehicles: 100% of the NADA clean retail value.

VISA CREDIT CARD: All new purchases made using your Rutgers Federal Credit Union VISA Credit Card from 8/01/2015 through 9/15/2015 will qualify for a promotional rate of 5.99% APR until paid in full. Purchases not made on these dates, 8/01/2015 - 9/15/2015, will incur 9.90%-12.00% APR. Applies to new and existing cardholders, new cards are subject to credit approval. Cash Advances are not applicable.

Apply now!
www.rutgersfcu.org



Need a New Car?

Your Credit Union Membership Gives You Great Ways To Save

The Credit Union Member Discount from GM offers all current and eligible credit union members exclusive discounts on a new Chevy, Buick or GMC vehicle. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.



Save big with great low rates when you finance your new vehicle through Rutgers Federal Credit Union. Visit us online at www.rutgersfcu.org or stop by any branch to apply.

Our Members **SAVE BIG** with the **Sprint** Credit Union Member Discount

Tired of paying too much for your cellphone bill? We don't blame you. We can help you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Rutgers Federal Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived. Our members can get:

- **10% discount** on select regularly priced Sprint monthly service
- **Activation fee on new lines waived** (up to \$36 in savings)
- **Upgrade fee waived** (up to \$36 in savings)

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **LoveMyCreditUnion.org/Sprint**
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.



Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

Any product names, logos, brands, and other trademarks or images featured or referred to within this brochure are the property of their respective trademark holders. These trademark holders are not affiliated with Rutgers FCU, our products, or our websites. They do not sponsor or endorse Rutgers FCU or any of our products.

Member Appreciation Day Wednesday, August 12th

Come by any branch
for refreshments

Holiday Closings

Independence Day

Friday, July 3, 2015

Saturday, July 4, 2015

Labor Day

Saturday, September 5, 2015

Monday, September 7, 2015

Columbus Day

Monday, October 12, 2015



732-445-3050 • www.rutgersfcu.org

Audio Teller (855) 278-3883

Student Loan Department (855) 267-4219

First Mortgage Department (866) 443-1819

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**

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

NCUA

National Credit Union Administration, a U.S. Government Agency