



YOUR FINANCIAL TIMES

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

Holiday Spending Hangover?

Bills have a way of piling up – and giving you a post-holiday headache. But we have a remedy that will have you feeling better in no time!

A VISA® Balance Transfer Is The Cure!

Consolidate balances on your high-interest credit cards and save money every month! We're offering super-low rates – as low as 2.99% APR* – on balance transfers to our VISA Credit Card!

Our Card also features:

- No Annual Fees
- Credit Lines Up To \$20,000
- 25-Day Grace Period On Purchases
- ScoreCard® Points For Gifts & Travel
- No-Cost Travel Accident Insurance

Apply Today!

Call (732) 445-0858 or stop by to find out how to cure your post-holiday headache. This balance transfer offer is available from **February 1, 2009 through March 31, 2009** and is the perfect solution to consolidating your high-interest debt into one affordable monthly payment!

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

VISA BALANCE TRANSFERS

AS LOW AS

2.99%
APR*

Holiday Hangover?



Bills have a way of piling up.
Our Balance Transfer Program is the Secret Home Remedy

Start the New Year right by consolidating your holiday credit card debt into one low interest credit card. You'll be feeling better in no time!

Announcing FREE Bill Payer!

You asked and we answered! RFCU is proud to announce that our online Bill Payer service is now FREE! Pay your bills at www.rutgersfcu.org. Log on to our Virtual Branch and sign up for Bill Payer. Set up a list of payees and make bill payments once or on a regular basis. It's fast, easy and secure!

Call or stop in to sign up for this convenient service. You'll have FREE bill payment and big savings on stamps!

We Have A Better Idea!

Instead of getting a Payday Loan to tide you over until the next paycheck, try some of these ideas and save yourself a bundle:

- Get FREE Advice From An RFCU Financial Counselor
- Start & Stick To A Budget
- Sign Up For Direct Deposit To Your Savings Account
- Apply For A Low-Cost RFCU Loan
- Sell Unwanted Items On Craigslist Or eBay

Don't fall prey to the payday lenders who charge up to 650% APR* for their loans! Call Rachel Fried, Certified Credit Union Financial Counselor, at (732) 445-0858 for FREE, no-obligation financial advice.

*APR=Annual Percentage Rate.

RFCU
Rutgers Federal Credit Union
Growing Together



Cash Wherever You Go!

Are you seeking surcharge-free access to your accounts? Rutgers FCU makes it easy for you to get the cash you need at no extra cost to you. We're part of the CO-OP Network that allows you free access to your accounts at over 28,000 ATMs, including 5,700 at 7-Eleven stores, throughout the U.S. and Canada. There are three easy ways to find these locations:

1. Visit our website at www.rutgersfcu.org and click on the CO-OP logo for a list of surcharge-free ATMs in your area.
2. Text your location – address, intersection or zip code – to 692667 (MYCOOP) from any mobile phone.
3. Download a database of CO-OP ATMs directly to your GPS device by visiting www.rutgersfcu.org and clicking on the CO-OP logo.

You'll never again have to hunt for a surcharge-free ATM. And don't forget – your RFCU MasterCard® Debit Card lets you make free cash withdrawals as part of your transaction at many grocery stores.

Cook Campus ATM

You'll be glad to know that the Cook Campus ATM is back up and running smoothly. This surcharge-free ATM is located in the cafeteria of the Rutgers University ASB III Building for your convenience.



Tax Preparation Made Easy!

Save time and money on this year's tax preparation. As an RFCU member, you can receive 10 percent off the cost of TurboTax Federal Deluxe tax preparation software or \$25 off tax preparation at Jackson Hewitt Tax Service. Go to our website at www.rutgersfcu.org and click on the tax preparation link.

Fast Access To Your Income Tax Refund!

Want fast access to your tax refund? Authorize a Direct Deposit order on your 2008 tax returns and your refund will be deposited directly into your credit union account. Once deposited, the funds will be available to you immediately. Follow these three easy steps:

Step 1: Enter Rutgers FCU's Routing Number: **221276998**.

Step 2: Choose Checking or Savings for your deposit.

Step 3: Enter your Rutgers FCU Member Number – no spaces or dashes.

For more information, stop by the credit union or call **(732) 445-3050**. File early and receive your refund electronically – it's fast, easy and secure!



Rutgers FCU Celebrates Its Members!

On October 17, 2008 Rutgers FCU celebrated Member Appreciation Day with refreshments and hourly prize giveaways. The Grand Prize winner, Margaret Polansky, took home a Flip Video Camcorder for guessing closest to the actual number of candies in the jar (212).

Nine members received \$50 Gas Cards: Cynthia Banks, Fran Colditz, Jacqueline Drayton, Mylene Ilagan, Wanda James, Maria Martinez, Melba Rodriguez, Andrew Schumann and Jackie Williams.

Twelve members went home with Fall Fun Bags: Julian Brown, Antoinette Goines, Angel Hernandez, Stephanie L. Knight, James E. Lyons, Issatal Saccah, Gerardo Salgado, Thomas Sims, Donna Smith, Esther Smith, Mike Stachiw and Mikell Stafford.

Congratulations to our winners and thank you to all our members for a great year. We appreciate your ongoing support for Rutgers FCU!

Parking Lot ID Thieves Target Locked Cars

Parked cars are the newest target of ID thieves, especially at health clubs, parks, and other recreational facilities. That's because people often lock their wallets and credit cards in their parked cars.

Crooks now have devices to enter a car, take your valuables then re-lock the doors. These clever thieves only take a couple of cards and use them immediately to purchase big-ticket items, usually electronics, before the theft is discovered.

To avoid being a victim of parking-lot thieves:

- *Don't keep valuables in your car.*
- *If you leave your wallet or valuables there, lock them in the trunk.*
- *When you get new credit cards, write "Ask for ID" on the back.*

For more information on ID scams, go to www.ftc.gov and click on "Identity Theft," then "Consumers." Don't become a victim of the parking-lot plot!

Writers At Rutgers

RFCU is proud to be a co-sponsor of the Writers At Rutgers Reading Series. This prestigious event fosters an exchange between well-known writers of diverse backgrounds and the Rutgers community. Beginning in February, visit our website www.rutgersfcu.org and enter to win two reserved seats to a reading, *plus* two tickets to the author's dinner prior to the reading *and* a signed copy of a recent publication by the author! All readings begin at 8 p.m. in the Rutgers Student Center, Multipurpose Room, 126 College Avenue, New Brunswick.

Schedule Of Authors:

- *February 18 – Bernice Johnson Reagon*
- *March 11 – Rebecca Solnit*
- *April 1 – Tina Chang, Brenda Shaughnessy and Tracy K. Smith*

Annual Meeting

The Annual Meeting will be held May 20, 2009. Details will follow in our spring newsletter. You can also contact Teresa Vann at (732) 932-7645 for more information.

Community Connection

Each year, your credit union sponsors special events and community efforts to support worthwhile organizations. We're pleased to help the Rutgers University, University of Medicine and Dentistry of New Jersey and New Brunswick communities.

In 2008, we were a proud sponsor of the Rutgers Big Chill 5K Race, the Writers at Rutgers Reading Series, the Rutgers Dance Marathon, the Rutgers University Army ROTC Run For Warriors, the Rutgers Employee's Charitable Campaign, NJ Newspapers in Education, and the Children's Miracle Network.

Thanks to all our members who supported these events and helped us "give back" to our community!

Invest in America

RFCU members now have the opportunity to take advantage of fantastic discounts on new GM and Chrysler vehicles through the Invest in America program. These great deals include:

- *Up to 4.5% off MSRP* through GM's Supplier Discount Pricing*
- *Up to \$1,000 in bonus cash incentives on a new Chrysler, Jeep or Dodge*

As an added bonus, members who pre-qualify for their Invest in America New Auto Loan before March 31 will receive an additional .25% discount off our published loan rates. For more information, visit our website at www.rutgersfcu.org, call (732) 445-0858 or stop by one of our convenient locations today.

*MSRP = Manufacturer Suggested Retail Price

RATE WATCH

	APR*	APY**
Savings Account Shares	0.50%	0.51%

Club Accounts & IRA Savings

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

3 Months	2.15%	2.18%
6 Months	2.40%	2.43%
12 Months	3.00%	3.04%
24 Months	3.25%	3.29%
36 Months	3.40%	3.45%
48 Months	3.55%	3.60%
60 Months	3.75%	3.80%

Jumbo Share Certificates***

3 Months	2.40%	2.43%
6 Months	3.00%	3.04%
12 Months	3.25%	3.29%
24 Months	3.40%	3.45%
36 Months	3.55%	3.60%
48 Months	3.75%	3.80%
60 Months	3.95%	4.00%

Money Market Accounts APR* APY**

\$2,000-\$9,999	1.50%	1.52%
\$10,000-\$24,999	1.75%	1.77%
\$25,000-\$49,999	2.00%	2.03%
\$50,000+	2.25%	2.28%

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

**APY=Annual Percentage Yield.

***Regular IRA Share Certificate minimum deposit \$500. Jumbo Share Certificate minimum deposit \$25,000.

†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: (866) 414-2284

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: (866) 414-2284

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



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



See Page 1 For Details
**Announcing FREE Bill Payer
Holiday Bill Hangover Cure!**



PRSRT STD
U.S. Postage
PAID
Allentown, PA
Permit #550

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Growing Together

New Brunswick, NJ 08901

100 College Ave.