

YOUR FINANCIAL TIMES

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

President's Message

Your credit union has dealt remarkably well with the severe recession we have all been impacted by this past year. In light of rising credit card interest rates at institutions such as Bank of America and Citibank... where its customers are paying up to 29.99%...Rutgers FCU continues to offer rates as low as 9.9%.

When you review our Fee Schedule on the back page of this newsletter, you will see that your credit union only charges fees when necessary... and in many cases, we will merely offset the expenses we actually incur in providing these services. As I indicated in our last newsletter, we have remained true to our motto of "Not for Profit, Not for Charity, but for Service".

Your Board of Directors will shortly begin the process of Strategic Planning for the growth of the credit union over the next 3 years. While there will be challenges ahead, including a very slow economic and jobs recovery, we are optimistic that our opportunities far exceed the "snags" along the way. Discussions of additional branches, ATM's, and many other valuable services are slated for review and discussion.

Over the next several months, you will begin to see an increased credit union presence throughout the various Rutgers campuses. We are proud of our story, the history of Rutgers FCU, and it's time we shared our story with all Rutgers employees! As a matter of fact, I would like to challenge you to assist us in this mission by offering a "reward" of \$5.00 for every new member referred to us by an existing member. It's just that simple... tell your fellow workers about us and we'll say "thank you" by crediting your account for each new member.

Finally, as we say goodbye to 2009, and look forward to a prosperous and healthy New Year, I wish all good things for Rutgers University, UMDNJ, RWJMS and its incredibly talented employees and retirees. Remember, "Rutgers Federal Credit Union... it's where you belong!"

Howard S. Elkin
President/CEO
Rutgers Federal Credit Union



Suze Says Rutgers is a "Good Credit Union"!

When you're looking for the best place to invest your hard earned money, it pays to turn to the experts. Suze Orman, who has been called "a force in the world of personal finance" and a "one-woman financial advice powerhouse" by *USA Today*, selected **Rutgers Federal Credit Union** as one of her "Good Credit Unions".

As one of America's most recognized experts on personal finance, Orman tells her readers to consider doing a credit card balance transfer to her recommended "Good Credit Unions". Here are some of the benefits she shares about Rutgers Federal Credit Union's Visa card:

- **Fixed Rates as low as 9.90%**
- **No Balance Transfer Fees**
- **No Annual Fees**
- **25 Day Grace Period**

Take some expert advice and look no further than your credit union for the reliable credit you need. Apply online today at www.rutgersfcu.org or at a branch near you.

Source: *SuzeOrman.com*

New Year, Old Debt?

Bundle up your bills into one neat package and consolidate your debt with a Rutgers Federal Credit Union personal loan. Make one easy payment, at one great interest rate. We'll help you pay off your other debts and provide you with a single, more affordable monthly loan payment. It's that easy to tidy up your finances.

Make a resolution to start the new year stress-free and get your bills under control. To apply for your personal loan, complete an application online, call us, or stop by our office today. Dione Gray



Help with Our Food Drive!

Rutgers FCU strives to be an active partner in our community and support the credit union philosophy of "people helping people". To benefit the Middlesex County Food Bank and Outreach Center, we are collecting non-perishable foods. Stop by any branch and place your donation in the designated collection bin, and you'll be entered into a drawing for a chance to win a **\$150 Home Depot Gift Card!**



Save the Date...Annual Meeting Notice

The Annual Meeting is the perfect forum to learn about the credit union's activities and financial performance during the past year as well as its plans for 2010.

Come meet the credit union's Board of Directors who serve on a voluntary basis on behalf of the membership. If you are interested in serving on the Board, please contact Howard S. Elkin at helkin@rutgersfcu.org.



We invite all members to join us and look forward to seeing you there. Mustafa Kuzu

DATE: Monday, May 24, 2010

PLACE: Busch Campus Multipurpose Room

TIME: 5:30 p.m.

Read, Find, Win \$25!

READ this newsletter carefully. If you **FIND** your name spelled out in any of the articles, let us know and you'll **WIN** a \$25 deposit into your Share account! It pays to read your newsletter.



A Rutgers FCU Visa Card... It's Just a Good Deal



While other credit card issuers are busy raising rates, cutting credit limits and hiking fees, your credit union continues to offer good value with our Visa credit cards. Rates are low, there are no annual fees, no balance transfer fees, no hidden fees, just big savings when you carry a Rutgers FCU Visa card.

If your goal is to save more this year, get started now by lowering your high finance charge rates.

To apply for your new Rutgers FCU Visa card, or transfer balances if you already have one, call us today.

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 18, 2010



President's Day
Monday, February 15, 2010



Fee Schedule

Effective March 1, 2010

Share Draft Printing Fee.....	Varies
<i>(Premier Members 1st box free)</i>	
Wire Transfer Domestic Fee.....	\$20.00
Wire Transfer International Fee.....	\$40.00
Notary Fee <i>(members only)</i>	FREE
Official Check Fee.....	\$1.50 per check
Rush Order Plastic Card.....	\$25.00
Returned Mail.....	\$3.50 per item
Dormant Account.....	\$10.00/month
Copy of Money Order.....	\$5.00
Subordination Agreements.....	\$50.00
Levy Processing Fee.....	\$15.00
Medallion Signature Guarantee.....	\$5.00
Emergency Checks.....	\$1.00 per 4
Account Reconciliation Fee.....	\$15.00 per hour
Account Research Fee.....	\$15.00 per hour
ACH Return Fee.....	\$27.00 per item
ACH Stop Payment Fee.....	\$27.00 per item
AMEX Gift Cheques.....	\$2.50 per cheque
Check Copy Fee.....	\$3.00 per check
Deposited Item Returned Fee.....	\$27.00 per item
Excess Reg. D Transfer.....	\$25.00 per transfer
Membership Share.....	\$25.00 per value
Money Order Fee.....	\$1.00 per item
NSF Fee.....	\$27.00 per item
Overdraft Savings Transfer Fee.....	\$3.00 per item
Replacement Card Fee.....	\$.50 per card
Statement Copy Fee.....	\$3.00 per copy
Stop Payment Fee.....	\$27.00 per request
Travelers Cheques for Two.....	\$1.00 per \$100.00
Overdraft Privilege Fee.....	\$27.00 per item
Closed Acct. Fee (within 90 days).....	\$5.00
Home Banking Research Fee.....	\$35.00 per request
ATM Cash Advance Fee.....	\$1.00 per transaction
Late Payment Fee.....	\$20.00 per occurrence
Visa Over limit Fee.....	\$20.00

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Rutgers Federal Credit Union
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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