

YOUR FINANCIAL TIMES

RFCU
Rutgers Federal Credit Union
Growing Together

Visa Balance Transfer: Make a Smart Move

The holidays are over but the bills for all that good cheer you charged may be just starting to pile up. Make a smart move and transfer those high interest rate store charges and bank credit card balances to a lower fixed rate Rutgers Federal Credit Union Visa card.



New Processing System to be Installed

To best position the credit union to meet the current and future needs of our members, we are pleased to announce that we will be converting to a new core computer system in April 2011. The core processing system is the computer system that Rutgers Federal Credit Union uses to maintain members' accounts and loans and to process transactions. This upgrade will allow us to improve our efficiency and safety and enable us to offer new products and services such as:

- **Upgraded Security**
- **Improved Home Banking and Bill Payment**
- **Paperless Branch Transactions**
- **Mobile Banking**
- **Improved Audio Teller**

To prepare for this change, our branches will be closed on Friday, April 1 and Saturday, April 2, 2011.

Be on the lookout for more information and visit our web site for updates.

**Chance to Win a
\$250 CREDIT
to your Rutgers
Federal Credit Union
Visa Card!*****

Transfer your outstanding balances from other credit card issuers to your Rutgers Federal Credit Union Visa card between January 1 – March 31, 2011, and you'll be automatically entered for a chance to win a \$250 credit to your Rutgers Federal Credit Union Visa card!

Make a smart move to save money this year by transferring your outstanding credit card balances to your Rutgers Federal Credit Union Visa card. To make your move, call or stop by any of our offices today or simply complete and return the Balance Transfer form on the back page.

*Annual Percentage Rate. Subject to credit union lending guidelines. **Minimum \$1,000 balance transfer. Drawing to be held on April 15, 2011. \$250 credit will be applied to winning member's credit card by May 15, 2011.

Put Time on Your Side with Direct Deposit

Convenient and Safe

With direct deposit, you can have your paycheck, Social Security, pension or any recurring check credited to your account automatically. You'll never have to worry about making it to the teller window on time or about a check getting lost or stolen in the mail.



Instant Access

With direct deposit, there's no wait for your money. Your funds will be available when you need them. You have same-day access to your money on the day of deposit and convenient access with online banking and at ATMs.

It's Automatic

With direct deposit, your funds are electronically credited to your account. Funds go directly to your pre-designated Rutgers Federal Credit Union account.

So put time on your side and sign up for the convenience of FREE direct deposit. It's so easy to get started. Just call us today.

Save Some "Green" with E-Statements

Save some money and help us protect the environment too by signing up to receive your monthly account statement electronically with E-Statements. Check out the "green" benefits:

- Environmentally friendly – you can save your E-Statement to your computer or disc instead of printing it to help save a tree
- Cost effective – your E-Statement saves the credit union the cost of printing and mailing your paper statement so we can pass on more savings to you

And, there are other great advantages your E-Statement offers:

- Faster than standard paper statements, so you get your information quicker
- Easy, convenient access anytime you want
- Secure and safe with leading technology to protect your information

Save some "green" and sign up for FREE E-Statements today at www.rutgersfcu.org.



Jumpstart Your Credit

In today's tough economic times, more and more people are faced with an adverse credit history that prevents them from reaching their financial goals. That's why we offer a Credit Rebuilder loan, to help members build credit and start a prosperous financial life.

Even if you've had some "bumps" in your financial road, we may have just the credit solution for you. With our Credit Rebuilder loan, you can borrow from \$500 to \$1,500 for 12 months at a fixed annual percentage rate of 18%.

Jumpstart your credit and get on the road to a sound financial future. A Credit Rebuilder loan can be just the right tool to help you build a good credit record. For more information, call or email the credit union today.

Note: There is a \$25 application fee.

Ready to Purchase Your First Home?

Then get ready for our First Time Homebuyers program coming soon! Watch for details.



Boost Your Credit Score

Here are a few steps to give your credit score a helpful boost:

- Visit www.annualcreditreport.com and make sure there are no errors on your credit reports.
- Pay down your credit cards.
- Once a card is paid off, do not close the account. The available balance will help your score.
- Make bill payments on time, every time.



A high credit score can help you get lower loan rates and lots of other benefits.

Skip the Stress with Skip-A-Payment

There are times when a little extra cash for a special occasion or an unforeseen expense can come in handy. And for those times, our Skip-A-Payment program may be your best solution.



You may skip your Rutgers Federal Credit Union personal, new or used car or share secured loan payment up to two times per year. For your convenience, you can choose the months that work best for you.

So, if you find yourself short on your budget, skip the stress. For a small processing fee, you can simply request to skip your loan payment and use the funds for whatever you need. To request Skip-A-Payment, simply complete and return the form below.

Skip-A-Payment Request Form

YES, I would like to skip a loan payment in:
Month(s): _____

I understand that this coupon may be used for Personal Loans, Vehicle Loans, Recreational Vehicle Loans and Boat Loans at the cost of \$30 per loan.

Member Name: _____

Account Number: _____

Loan Number(s): _____

Email Address: _____

Daytime Phone Number: (_____) _____

Is the payment payroll deducted? Yes No

Transfer \$30 Fee from: Share Savings (01) Checking (75/76)
 Money Market (70) Check Included

All requests to skip a payment must be received and approved by the Loan Department prior to your scheduled payment date. By signing this card you agree to amend the terms of your original agreement and to repay the entire unpaid balance and accrued interest. Mortgages, Home Equity and Credit Card Loans are not eligible for this program. To take advantage of this special offer, all credit union accounts must be in good standing.

Borrower Signature: X _____

Date: _____

Return to Rutgers Federal Credit Union

or Fax: (732) 445-0387 or Email: loans@rutgersfcu.org

Fee Schedule Changes

Effective March 1, 2011

Account Reconciliation Fee.....	\$20/hour
Account Research Fee.....	\$20/hour
Money Order Fee.....	\$1.50
Levy Processing Fee.....	\$75
Subordination Fee.....	\$150
Foreign Item Fee	\$5

New ATM Installed!

For your convenience, we have installed an ATM at:

ASB II
57 US Highway One South
New Brunswick

Now, you have another convenient place to get cash fast and, best of all, it's FREE! There are no transaction fees for our members when you use our machine.

Holiday Closings

Martin Luther King Jr. Day
Monday, January 17, 2011

President's Day
February 21, 2011

System Upgrade Closings
All branches will be closed on Friday, April 1 and Saturday, April 2, 2011.



Save the Date Annual Meeting Scheduled

Get out your calendar and circle June 28, 2011. Save the date and plan to attend Rutgers Federal Credit Union's Annual Meeting. Watch your newsletter for more information.



VISA BALANCE TRANSFER REQUEST FORM

Member Name	Member Number
Credit Card Issuer Name	Address
\$ Amount of Transfer	Account Number
Credit Card Issuer Name	Address
\$ Amount of Transfer	Account Number
Credit Card Issuer Name	Address
\$ Amount of Transfer	Account Number
Signature	Date

Drop off or mail to: Rutgers Federal Credit Union,
85 Davidson Road Piscataway, NJ 08854 or fax (732) 445-0387

RFCU
Rutgers Federal Credit Union
Growing Together

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 (800) 714-3319

Website www.rutgersfcu.org

