

Your Financial Times

Holiday Loan Extended!

Did You Go for Broke this Holiday Season?

Charged up a little more holiday cheer than you realized? And now you're faced with high interest post holiday bills? Your credit union is still in the giving spirit so we've extended our Holiday Loan special offer!

LOW 5.25% APR*
Borrow \$2,500
for up to 12 months

Save money – wipe out high interest holiday bills and consolidate with a much lower rate that can save you hundreds in finance charges over the year



Convenience – you'll have just one easy payment each month instead of keeping track of a bunch of bills

Easy terms – with a term of just 12 months, you'll wipe the slate clean of debt with a comfortable payment you can make through payroll deduction or automatic transfers

If the bills are starting to roll in, don't wait! Your Holiday Loan is available now through February 28th. Apply online at www.rutgersfcu.org or stop by any of our branches.

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

It's a Smooth Ride with Our Car Care

Let Rutgers Federal Credit Union help you take the work out of buying a new or used car. Whether it's incredibly low car loan rates, value-added services, or getting a great price on your vehicle, we help ensure a smooth ride. You pick the wheels and we'll make things roll.



Start your engines

Gear up with an amazing low rate (as low as **1.49% APR*** for new autos) to power your car purchase. This limited time offer will put you on the road to affordable payments.

Rev up the value

Protect your purchase and save with competitive prices for GAP insurance and Extended Warranties. Compare our costs with the dealers and you'll see just how great your savings can be.

Put your deal into overdrive

You're in control when you get pre-approved prior to shopping for your new auto. Shop like a cash buyer for a no-hassle, no haggle experience.

Cruise into peace of mind

Know that you are getting the best deal on your car purchase. We will even verify with our resources that you are getting the best possible price!

Let us direct you to the shortest and most stress-free route when shopping for your next car. Our experience and services ensure that you will make a right turn toward the best possible deal.

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Branching Out with Convenient ATMs

Your credit union is everywhere you are! We serve the Rutgers and UMDNJ community with strategically placed ATMs throughout the campuses for your convenience, including:



- **College Avenue branch – coming in January!**
- **Busch branch – new ATM will accept deposits!**
- HighPoint Stadium
- The RAC (during basketball season)
- ASB on Route 1
- ASB II (Cook Campus)
- Drive-up at the Busch Campus branch
- Two locations on Camden Campus

There's still more convenience...FREE. You can make surcharge-free ATM transactions at machines displaying the CO-OP Network logo located throughout the nation. Visit www.rutgersfcu.org and enter your zip code to find surcharge free machines near your home, work or when you travel.

Camden Branch to Open in February

It's coming...a new full service Rutgers Federal Credit Union branch conveniently located in the Camden Student Center! Visit our website often and watch for the grand opening announcement and celebration.



Waiting for the Right Time ...to Buy? ...Refinance?

It's here. The best path to home ownership is at Rutgers Federal Credit Union.

- **LOW RATES**
- **LOW CLOSING COSTS**
- **SUPERIOR SERVICE**



Waiting for the Right Time to Get Money Out of Your Home?

You don't have to move out of your house to make a move on low rates. There has never been a better time to get the most out of a home equity line of credit or a second mortgage loan due to historically low interest rates.

Second mortgage

Fixed rate, fixed term, fixed payment. A single advance for a one-time purpose.

Home Equity Line of Credit

A revolving line of credit that allows you to use your line over and over again.

Both our second mortgages and home equity lines offer:

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

Whether it's a home purchase, mortgage refinance or home equity, this is the right time for a home loan. Visit us online or call for current rates and more information.

*Only applies if loan is active over one year.

Credit Card 3.90% APR* Balance Transfer Offer



Pay Off High
Credit Card
Balances and
\$SAVE!

- **Low, fixed 3.90% APR for one year!**
- **No balance transfer fees!**

Now through March 31, 2013, Rutgers Federal Credit Union members who have our Visa card can transfer high rate balances from store charge cards and bank credit cards and receive the following benefits:

- A fixed rate of 3.90% APR* on transferred balances (up to \$10,000) for one year!
- Rates as low as 9.90% APR* on any outstanding balance after the year
- No balance transfer fee (could save you hundreds of dollars)
- No annual fee (save more \$\$\$)

Why shell out your hard-earned dollars by paying high interest? Lock in one of the lowest rates around for an entire year! Transfer those after-the-holiday high interest rate finance charges to our special low 3.90% APR* Visa credit card today.

Don't carry our credit card? Then it's time you did. Take a few minutes to complete a Visa card application and make it a New Year's resolution to save money in 2013. We've made it easy for you. To apply visit us online at www.rutgersfcu.org or stop by our office.

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

BALANCE TRANSFER REQUEST FORM

MEMBER NAME _____

MEMBER NUMBER _____

CREDIT CARD/MERCHANT NAME _____

PAYMENT ADDRESS _____

ACCOUNT NUMBER _____ AMOUNT OF TRANSFER _____

CREDIT CARD/MERCHANT NAME _____

PAYMENT ADDRESS _____

ACCOUNT NUMBER _____ AMOUNT OF TRANSFER _____

CREDIT CARD/MERCHANT NAME _____

PAYMENT ADDRESS _____

ACCOUNT NUMBER _____ AMOUNT OF TRANSFER _____

SIGNATURE _____ DATE _____

Send and Receive Money the **popmoney**[®] Way

Repay a friend for lunch...send money to your child at college...chip in for your office party... paying friends and family is quick and easy with Popmoney[®].

Popmoney[®] lets you safely send anyone money electronically using only their name and email address or mobile number! And there's no fee to sign up or receive money (only \$.50 each time you send money).

Visit us online at www.rutgersfcu.org, sign into your online banking account, and you're on your way to a fast and easy method of sending and receiving money.



Don't Skip Class...Get a Private Student Loan



When scholarships, grants, and federal aid aren't enough, private student loans can be a necessary and cost-effective way to fill educational funding gaps.

We offer Student Choice private loans that feature:

- zero origination fees
- flexible repayment terms
- lower rates
- a convenient line-of-credit structure

So, if you need help with educational costs, don't skip class, skip over to Rutgers Federal Credit Union. We're here for you.

Reaching Out to Victims of Super Storm Sandy

In keeping with the credit union's "people helping people" philosophy, our employees and Board members made donations to help victims with Hurricane Sandy relief.

Our thoughts are with the victims who are still trying to reform their lives, rebuilding and recovering from the devastation of the storm. Members that are still in need of donations should contact Marie Holowka-Bedatsky at mholowka@rutgersfcu.org. Remember, Rutgers Federal Credit Union is here for you. So whether it's additional funds to rebuild or repair your home, replace your car or a personal loan for whatever purpose you may need, please don't hesitate to contact us and let us help you.

Save the Date

The Annual Meeting is scheduled for Tuesday, May 28, 2013. Plan to attend!



Fee Changes

Effective April 1, 2013

Account Reconciliation Fee from \$20 per hour to \$35 per hour
 Account Research Fee from \$20 per hour to \$35 per hour
 Loan Late Payment Fee from \$20 per occurrence to \$30 per occurrence
 VISA Late Payment Fee from \$20 per occurrence to \$25 per occurrence
 VISA Over-the Limit Fee from \$20 per occurrence to \$25 per occurrence
 VISA Balance Transfer Fee from \$0 to \$15 per transfer

International Wires to be Discontinued

Effective February 2013, the credit union will be discontinuing International Wires. Due to stringent guidelines for International Wires, Rutgers Federal Credit Union is forced to discontinue offering our members this service. However, we will continue to provide alternate solutions for you such as; Traveler's Cards and Traveler's Cheques.



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

Holiday Closings

Martin Luther King, Jr. Day • Monday, January 21, 2013
Presidents' Day • Monday, February 18, 2013

