

Your Financial Times

WOW!

New and Used Car Loans

Rates as low as **1.49% APR***



Get ready to say "WOW"! We're making your next new or used dream car more affordable with incredibly low auto financing...starting at just 1.49% APR*!

Here you'll enjoy the same low rate for any vehicle you buy — new or used. Whether you want the latest, showroom-new model or a budget-friendly pre-owned car, you can shop with confidence.

Financed your car with another lender? Refinance it with us for a WOW rate that can mean a lower monthly payment!

Now get "wowed" by how easy it is to apply. Just complete a loan application online or stop by any branch.

*APR = Annual Percentage Rate. Based on credit worthiness and subject to change without notice. Rates and offers current as of 9/16/2013. 1.49% APR applies to new and used auto loan amounts up to \$70,000 financed for 12-72 months. Rate and term depends on amount borrowed and model year. Other restrictions may apply. A vehicle is considered "new" when you are the original owner and the vehicle is a current or previous model year. Up to 100% financing is available. Minimum loan amount of \$30,000 for 72 month term. Rate not available for refinance of an existing RFCU loan. Payment examples: \$20,000 at 1.49% APR; 60 monthly payments of approximately \$345.86 each and \$30,000 at 1.49% APR: 72 monthly payments of approximately \$435.50. Maximum used car loan advance is NADA retail value.

Holiday Bill Rewind

If holiday shopping got the best of you — and the worst of your credit cards, here is a chance to "rewind" your spending. Cut those store charge cards and high rate bank credit cards down to size by transferring them to a Rutgers FCU Visa card.



- **LOW** 3.99% APR* for an entire year!
- **NO** balance transfer fees

Do a holiday bill rewind and save big money by paying lower finance charges. The 3.99% APR* will remain in effect for an entire year on all your transferred balances.

To transfer your balances from other lenders' cards to your Rutgers FCU Visa card, visit us online and complete and return the Balance Transfer form. If you don't have a Visa card with us, don't miss this opportunity and apply today.

*Subject to credit union lending guidelines. After the promotion, the rate will be the same as the purchase rate that was approved based on lending guidelines. Maximum balance transfer amount eligible for promotional rate is \$10,000. Offer does not apply to member's existing Rutgers FCU credit card or loan accounts. The minimum monthly payment is 3.00% of your total new balance but not less than \$25.00, plus the amount of prior minimum payments that you have not paid.

Attention Home Buyers!

Buying your first home or a new home? It can be a confusing and intimidating experience. That's why Rutgers FCU is hosting a free Home Buyers workshop that will cover everything you need to know about a home purchase.

Date: Thursday, March 13, 2014

Place: Rutgers College Ave., Student Ctr., Room RSC 411AB

Time: 5 pm

RSVP: Mholowka@rutgersfcu.org
by February 28, 2014

Seating is limited — make a smart move and sign up today!

Buy Foreign Currency at the Credit Union

Rutgers FCU offers you the most convenient, safest and secure method of purchasing foreign currency for 100+ countries without paying exorbitant fees found in airports, hotels and currency exchange outlets throughout the world.

Benefits of Purchasing Foreign Currency through Rutgers FCU:

- Buy today and go prepared! Avoid a surcharge fee when using a credit card overseas on purchases.
- Enjoy Currency Price Protection service - purchase up to \$1,000 USD of most foreign currencies and return any amount at the same exchange rate as originally purchased. Fee applies.
- Avoid waiting in long lines after a long overnight flight.

Foreign Currency Ordering & Delivery Timeframe

- Online order cut-off time for next business day delivery is 11:00 am, Monday thru Friday, excluding holidays.
- Exotic currencies take an additional 1-2 business days to receive.

For full details on delivery times on all types of foreign currency, call us at 732-445-3050.



Get a Discount Prescription Card!

In conjunction with CVS-CareMark, we are pleased to announce our exclusive Rutgers FCU RxSavingsPlus Discount Card.

There are no forms to fill out. Just go to your pharmacy, show the card to your pharmacist and they will verify the discount. All of your family members can also use the card even if they already have insurance. You may call CVS 877-673-3688 to assist you. The lowest prices are guaranteed.



The card is accepted at more than 60,000 participating pharmacies nationwide, including CVS Pharmacy, Walgreens, Walmart, Costco, and many more. Visit <http://rutgersfcu.rxsavingsplus.com> to print your card and start saving today.

Supporting the Fight Against Breast Cancer

Thank you to all the members who made contributions at our credit union offices during October for Breast Cancer Awareness Month. A total of \$421 was raised and donated to Susan B. Komen.

Fee Changes

Effective April 1, 2014

ACH/Share Draft Returns	\$30.00
Stop Payments.....	\$30.00
ACH/Share Draft NSF.....	\$30.00
Closed Acct. Re-Open	\$20.00
Notary Fee.....	\$10.00 (non-members only)
Returned Mail.....	\$5.00
Overdraft Savings Transfer	\$5.00
Courtesy Pay	\$30.00
Domestic Wires.....	\$30.00
International Wires.....	\$50.00



College Avenue Branch

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 Branch

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 Branch

249 University Ave.
Newark, NJ 07102
Voice (973) 353-1353
Fax (973) 353-1699
Mon., Wed., Fri. 9:00 am - 4:00 pm
Closed 1:00 pm - 1:30 pm

Camden Branch

326 Penn Street
Camden, NJ 08102
Voice (856) 225-2653
Fax (856) 225-2666
Mon., Wed., Fri. 9:00 am - 4:30 pm
Closed 1:00 pm - 1:30 pm

Audio Teller

(855) 278-3883

Website

www.rutgersfcu.org

