

Your Financial Times

Service that Soars Above and Beyond

Every day Rutgers Federal Credit Union staff strives to provide service that is in the best interest of our members. We're proud to shine the spotlight on two employees who recently went above and beyond to achieve extraordinary results.

Helping the FBI Fight Fraud



By helping out in an investigation led by the FBI, Debbie Gassaway, Operations Manager, helped crack one of the largest wire fraud and identity theft cases in the U.S. A criminal ring in Pennsylvania stole thousands of identities and committed about \$100 million in fraud.

The information and cooperation that Debbie provided to the FBI was instrumental in bringing the case to justice.

Debbie was awarded with a certificate from James Comey, FBI Director, to recognize her contribution to the investigation. We are proud of the dedication that Debbie showed and the important role she played in assisting the FBI.

“

Ms. Gassaway contributed in a manner that was beyond the normal scope of her duties. The assistance provided by Rutgers Federal Credit Union enabled the Federal Bureau of Investigation (FBI) to widen the investigative net and identify the member of this highly sophisticated criminal conspiracy...

”

Scott Smith, Special Agent
in Charge, FBI

Saving Members Money

Sometimes a little change can make a big difference. Rutgers Federal Credit Union employee Heather Krushinski, Branch Supervisor, offered a solution that saved one grateful member hundreds of dollars a month!

Heather saved a
member

\$734 a month

by refinancing her
loan at Rutgers
Federal Credit Union.

The member was paying a whopping 89% interest on a Payday loan. Heather showed her how she could save big by refinancing the balance at Rutgers FCU at a much lower rate.

After refinancing with Rutgers Federal Credit Union based on Heather's recommendation, the member saved \$734 per month by significantly lowering the interest rate.

Says Heather, "It really feels great when you can provide a solution that offers such significant savings. The member was thrilled with the result."

You could say that for this member, Heather saved the day!

MARCH MADNESS SALE!!

See inside for details.

WANTED: Photos that Show off the Rutgers University Campus!

Calling all professional, amateur and enthusiastic shutterbugs! Rutgers Federal Credit Union is looking for diverse, artistic photos of your favorite areas on any of Rutgers University campuses. Only Rutgers University employees, students or alumni are welcome to submit up to 5 photographs to be considered for use in our updated Rutgers Federal Credit Union brochures.



Images chosen for these publications will be featured with full photo credit. Please submit your high resolution photos along with a release form* to photos@rutgersfcu.org by midnight March 31, 2015. Photographs will be reviewed, winning photos chosen, and winning photographers notified by April 30, 2015. Winning photographers will be invited to a special event to be acknowledged for their photos.

*Release forms can be found at the link below or at any of our campus branches. http://www.rutgersfcu.org/_pdfs/photographic_release_form.pdf

Food & Funds Raised in Fight Against Hunger

Thank you to all members, staff and friends who contributed in the Rutgers Against Hunger fundraising campaign, helping to raise \$357.53 and fill up four boxes with non-perishable foods. Your support and donations helped make a difference in the lives of those suffering from hunger in our community.

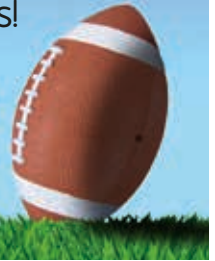


Chris Retzko, Manager, Rutgers Against Hunger, Marie Holowka, President/CEO of RFCU, Yvette Ortiz, Assistant Director Office of University Partnerships, Newark, and Pamela Callender, Business Development and Marketing Manager, RFCU

It's Half Time!

Move Balances to Our Visa® Card, Score Up to 50% Off Interest Rates!

- 5.99% APR* for 12 months
- No balance transfer fees



As the New Year kicks off, it's time to put all your best plays in action to save money. Here is a half time spectacular you won't want to miss!

Pass your high interest credit card balances from other lender's cards over to your Rutgers Federal Credit Union Visa® card. Pay just 5.99% APR* for 12 months with no balance transfer fee. That can save you as much as 50% off or more – hundreds of dollars - on finance charges if you used expensive store or bank cards during the holiday season.

Apply today at www.rutgersfcu.org or stop by any of our branch locations. But hurry – offer ends February 28, 2015.

*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 Federal Credit Union 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.

Youth Involvement Board's Scholarship Program

Rutgers Federal Credit Union is taking part in the New Jersey Credit Union League's Youth Involvement Board's (YIB) 2014-2015 statewide Scholarship program. If you are a high school senior and a Rutgers Federal Credit Union member, you are eligible to apply.

Visit www.rutgersfcu.org for the student application. Fill out the application and return it to our credit union by April 1, 2015. Good luck!

EVERYDAY SALE!! *

Save Time & Money with Our Online Car Buying Service

Start your next car search—for a new or used vehicle—in our online Member Showroom, powered by TrueCar®. Our online buying service makes car buying easier—a no-hassle buying experience—that guarantees you savings on your vehicle purchase price so you don't overpay.

What's more, from 1/2/15 through 3/31/15, we'll give you a .25% APR discount on your Rutgers Federal Credit Union auto loan rate when you use TrueCar® for your vehicle purchase.*

*APR = annual percentage rate. Based on credit worthiness and subject to change without notice. Rates and offers current as of 12/01/2014. .25% APR discount applies to new and used auto loan amounts up to \$70,000 financed for up to 72 months. Rate and term depends on amount borrowed and model year of vehicle. New vehicles are where you are the original owner and the vehicle is a current or previous model year. Other restrictions may apply. Rate not available for refinancing of an existing RFCU loan. Payment example: \$20,000 at 3.25% APR; 72 monthly payments of approximately \$337.34 and \$20,000 at 1.99% APR; 48 monthly payments of approximately \$463.60. Up to 100% financing is available. Maximum used car loan advance is NADA retail value.



MARCH MADNESS PRE-SALE!!

Winter Wonderland Loan

Need a tropical getaway ... an emergency fund ... or relief from the holiday bills... our Winter Wonderland loan can make it happen.

- Borrow up to \$3,000
- Terms up to 24 months
- Low 5.75% APR*



Limited time offer applies from January 1 – March 31, 2015. Visit us online at www.rutgersfcu.org to apply now.

*APR = Annual Percentage Rate. Based on credit worthiness and subject to change without notice. Payment example: \$3000.00 at 5.75% APR, 24 monthly payments of approximately \$132.62. Rate not available for refinancing of an existing RFCU loan.

Debt Destruction Loan

BACK BY POPULAR DEMAND!

2% DISCOUNT!*

Get 2% off your approved rate on a debt destruction loan up to \$20,000 and pay off your debts.* Apply online or stop by your nearest credit union branch location. Ends March 31, 2015.

*2% APR discount applies to new debt destruction loans financed up to \$20,000 for up to 60 monthly payments. Rate and term depend on amount borrowed. Other restrictions may apply. Rate not available for refinancing of an existing RFCU loan. Payment example: \$20,000 at 8% APR; 60 monthly payments of approximately \$403.04. Based on creditworthiness and subject to change without notice.



MARCH MADNESS SALE!!

It's a slam dunk for savings during the month of March with these special offers:

Auto Protection for Less

1/2 off GAP – Save \$149.50

Protect your vehicle investment - not just its value!

\$100 Off Any Extended Warranty

Save hundreds— even thousands of dollars when compared with dealer warranties.

NOTE: The purchase of either GAP or an Extended Warranty are voluntary, and will not affect your application for credit.

The \$200 credit towards closing costs will be reflected on the final HUD and presented at closing, the \$250 Visa gift card will be presented at closing, all credits and gifts are subject to an approved loan application and a funded loan Offer good 3/1/15 – 3/31/15.

First Mortgage Loan Special \$450 in Credits and Gifts*

Apply for your first mortgage in March 2015 and you'll receive a \$200 Credit **PLUS** a \$250 Visa® Gift Card*. Application must be complete to qualify. Call 866-443-1819 to apply.



Brown Bag Seminar Series

Attend the FREE seminars to help you gain knowledge and understanding for some of life's financial challenges. For event reservations, contact Pamela Callender by email at events@rutgersfcu.org, by phone at 732-445-3050, ext. 130 or in any of our branches to reserve your seat for any of the financial seminars offered.



Build a Basic Budget: The Five-Step Spending Plan

- How to create a spending plan
- How to set realistic goals

CAMPUS	DAY AND DATE	SEMINAR TIME	ROOM NUMBER
Busch Campus Center	Wednesday January 7th	1:00 pm - 2:00 pm	BCC 116 ABC
Busch Campus Center	Wednesday January 7th	4:00 pm - 5:00 pm	BCC 116 ABC
Camden Campus Center	Wednesday January 21st	12:15 pm - 1:15 pm	Viewing Room
CAC Campus Center	Wednesday January 28th	1:00 pm - 2:00 pm	RSC 411 ABC
CAC Campus Center	Wednesday January 28th	4:00 pm - 5:00 pm	RSC 411 ABC

Home Buyers Workshop

Attend a comprehensive seminar to help you prepare for home ownership.

CAMPUS	DAY AND DATE	SEMINAR TIME	ROOM NUMBER
College Ave Campus	Thursday March 5th	5:30-6:30	Room 411BC
Camden	Tuesday March 10th	12:15-1:15	Viewing Room
Newark Campus	Thursday March 19th	12:15-1:15	Blumenthal Hall Room 201

Credit Ability: Build a Strong Credit History

When it comes to your credit, know the score.

CAMPUS	DAY AND DATE	SEMINAR TIME	ROOM NUMBER
Newark Campus	Thursday March 12th	12:15 pm - 1:15 pm	Blumenthal Hall Room 201

Employees of the Month



September Employee of the Month Jessica Alfaro, Member Service Representative

The face-to-face contact she has with members each day and her ability to help (in particular the Spanish speaking members) with their accounts and loans, is what Jessica enjoys most about her position with the credit union. Not only does Jessica give members the star treatment, but she herself was a star, appearing in Kool-Aid commercials when she was 9 to 12 years old. Now how cool is that?

October Employee of the Month Carina Delong, Member Service Representative

Carina finds that helping members as well as being recognized as a productive member of the Rutgers Federal Credit Union team the most rewarding aspects of her service at the credit union. She may be a native of Hawaii, but it's Ireland that is Carina's dream getaway destination.



Camden Branch News

On January 5, 2015, our Camden branch will be open 5 days a week! Plus, we'll be celebrating Camden's 3rd Anniversary in March. Stay tuned for celebration details.

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 19, 2015

Presidents' Day

Monday, February 16, 2015

Annual Meeting coming in spring. Watch for details.



732-445-3050 • www.rutgersfcu.org

Audio Teller (855) 278-3883

Student Loan Department (855) 267-4219

First Mortgage Department (866) 443-1819

College Avenue Branch

100 College Ave.

New Brunswick, NJ 08901

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

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

Newark Branch

249 University Ave.

Newark, NJ 07102

Mon., Wed., Fri. 9:00 am - 4:00 pm

Closed 1:00 pm - 1:30 pm

Camden Branch

326 Penn Street

Camden, NJ 08102

Mon. - Fri. 9:00 am - 4:30 pm

Closed 1:00 pm - 1:30 pm



**EQUAL OPPORTUNITY
LENDER**

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

NCUA

National Credit Union Administration, a U.S. Government Agency

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