

Your Financial Times

Proudly Serving the Rutgers University Community



A primary sponsor of the 2015 Big Chill!



Our 2015 Annual Meeting



Supporting the Rutgers Alumni Association



Livingston Day



Check and food donation to Rutgers Against Hunger



Employee Benefit Fairs



A Credit Score seminar

Make 2016 a Year of Saving Your Money



What better time to give your finances a fresh start than the beginning of the New Year? Here are some tips to start saving in 2016:

Stress-test your finances

Expect the unexpected and start an emergency fund. An RFCU savings account is a great place to put in money for the unexpected. Set aside a specific amount that works for you to be automatically deposited into your account. Payroll deduction works great!

Consolidate high interest debt

If you're a homeowner, consider a home equity line of credit. Check with us for our current rates. Interest may be tax deductible (consult your tax advisor).

Pay down high rate credit cards

Transfer your credit card balances to a Rutgers Federal Credit Union Visa card and take advantage of our low 5.99% APR for 12 months*.

Avoid ATM Fees

Check out the Rutgers Federal Credit Union nationwide free ATM network and never pay an ATM fee again.

Make sure your checking account is not costing you

You'll find our checking account has no monthly fees or hidden charges.

Don't wait! Start saving now. A few small changes can save you big bucks.

Welcome to 2016!

It is that time again ... a start to a new year bringing new opportunities, new successes, new reasons to celebrate and be thankful.

Since our foundation, 62 years ago, we have strived to provide you with exceptional service. We have collaborated, created, and offered premier financial products and services exclusively for the Rutgers community. There are still many of your colleagues and family members that aren't familiar with credit unions. Some don't know that RFCU is owned and governed by its members, so every decision we make about our services and pricing is made with our members' best interests in mind. Share the good news with your family and co-workers so they can take advantage of membership at Rutgers Federal Credit Union.

It takes talented and creative people to bring our credit union to life every day. People, who strive to do great things and deliver amazing results. We are fortunate and grateful for our employees' commitment to share the same values: stability, responsible financial management and accountability.

On behalf of the Board of Directors, the Management team and all of our employees, it is with sincere gratitude and appreciation that we at Rutgers Federal Credit Union wish you a happy, healthy and prosperous new year!

Marie Holowka
President/CEO

Transfer Balances to Your RFCU Visa Credit Card!

Transfer your outstanding balances between January 4 – February 29, 2016 from bank credit cards and store charges to your Rutgers Federal Credit Union Visa® card and receive these money-saving benefits ...



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

**Subject to credit union lending guidelines. Offer valid Jan. 4, 2016 to Feb. 29, 2016. 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. RFCU membership required to take a loan.*

INTRODUCING... Real Estate Concierge Service



BUYING A HOME

Whether you are new to our state or native to New Jersey, we know how overwhelming buying a home can be. Deciding whether you want to live by the water, in the suburbs, next to the campus or in a city is a big decision.

RFCU has scouted, screened and made available the resources you need to help make your home search as seamless as possible. The realtors we have recognized as top professionals in their field are available to help with your home search, making an offer and walking you through the steps to closing. Our realtor group offers professionals throughout New Jersey; check the link on the RFCU home page for a full list, www.rutgersfcu.org

FINANCING A HOME

Rutgers Federal Credit Union has mortgage options to make your dream of home ownership a reality. If you're a first-time or seasoned home buyer, we're the source for you. Our team of knowledgeable professionals are dedicated to help you find the mortgage solution to fit your budget and lifestyle. So when your head hits the pillow, you'll know you made the right decision.

Let us help you purchase and finance a home today! To get pre-approved for a mortgage, check rates or get more information on the process, call our mortgage specialists at 866-443-1819. To review the full list of the realtors and more, go to www.rutgersfcu.org see the link on our home page!

Continuing Education Loan

Rutgers Federal Credit Union recognizes the importance of continuing education. We want to help you achieve your goals, that's why we offer the Continuing Education Loan.

- Borrow up to \$10,000*
- Terms up to 60 months
- Rates as low as 5.25% APR*



Let us help you make your continuing education a reality. Complete a loan application online or stop by any branch.

*This loan is available to qualified borrowers who meet all the Continuing Education Loan criteria and qualify for a loan under Rutgers Federal Credit Union's underwriting guidelines. You must provide proof of acceptance and a tuition bill for the Continuing Education Program. *APR= Annual Percentage Rate. Subject to credit approval and terms are subject to change. APR based on creditworthiness. Payment example \$10,000.00 borrowed at 5.25% APR, 60 monthly payments of approximately \$189.84 per month. Rate not available for refinance of an existing RFCU loan. Credit Union membership required upon loan closing.*

First Time Auto Buyers: No credit - no problem!

If you've got places to go and no way to get there, check out our First Time Auto Buyers loan. It's designed for members with no credit history.

If you have just graduated college with a job offer or been employed for the past two years, this auto loan is for you! In fact, this First Time Auto Buyers loan not only funds the purchase of your vehicle but also provides you with the opportunity to establish positive credit history.

Let Rutgers Federal Credit Union help you get started with your new wheels and new credit history.* Call or stop by any of our branches for more information.

*No adverse credit. Proof of employment from employer or firm commitment from an employer (verifiable) with a start date no more than 60 days from the date of the RFCU loan contract or member with no credit score and verifiable 2 years job history. Monthly income must be sufficient to cover monthly expenses, new vehicle payment and insurance. New Vehicles: 95% of purchase price. Used Vehicles: 100% of the NADA clean retail value. RFCU membership required to take a loan.



Rutgers Federal Credit Union Wherever you need us to go

Location...location....location... we are everywhere! Whether you want to see us in person or reach us on your own schedule, we're available 24/7.

Face-to-face, come see us at one of our four campus branches, Busch, Camden, Newark and College Ave. Our team looks forward to seeing you.



You'll also find us online at www.rutgersfcu.org. You can get your account balance, apply for a loan, and find out about all the great benefits the credit union offers.

Got your smartphone handy? Download our free app for your iPhone or Android (you'll need to enroll in online banking to take advantage of our mobile banking service) and keep in touch with your money when you're on the go. Get account balances, view account transactions, transfer funds between your accounts, pay bills and use PopMoney.



Need cash? Look for our campus ATM machines or, find a surcharge-free ATMs at thousands of locations nationwide.

<http://co-opcreditunions.org>

Keep up with the latest and greatest about Rutgers Federal Credit Union. Like us on **Facebook** and follow us on **Instagram**.



732-445-3050 • www.rutgersfcu.org

Audio Teller (855) 278-3883
Student Loan Department (855) 267-4219
First Mortgage Department (866) 443-1819

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 18, 2016

Presidents' Day

Monday, February 15, 2016

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