

# A **Customized** Auto Plan and Monthly Payment



## ...**JUST FOR YOU!**

**Your auto needs are as unique as you are.**

Let the team at RFCU **customize** the program that works for you:

### TRADITIONAL AUTO LOAN\*\* | R TEAM AUTO PLAN\*

All Loan options include a choice of:

LOAN  
PROTECTION  
PLANS

DISCOUNT  
INSURANCE

EXTENDED  
WARRANTY

ENHANCED GUARANTEED  
ASSET PROTECTION  
(GAP)

### What are you waiting for?

Get your **customized** Auto plan that's a perfect fit for YOU! Visit us in any branch to get started or, apply online at [www.rutgersfcu.org](http://www.rutgersfcu.org) or call 732-445-3050 Option 2

[Click to Apply](#)

EQUAL OPPORTUNITY  
LENDER

**RFCU**  
Rutgers Federal Credit Union

Your savings. Solidly insured to at least \$200,000  
and backed by the full faith and credit of the United States Government  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency

\*\* Rate is based on credit worthiness and is subject to change without notice. Subject to credit approval, APR=Annual Percentage rate. \*R Team Auto Plan: Rates as low as 3.49%, Balloon Terms: 24-72 months (Includes banded terms, 39, 42, 51, 54, 63, and 66), Eligible Vehicles: Future Year, Current Year, and up to 5 years used (Note: Mileage limitations based on vehicle year., Mileage options: 12,000, 15,000 or 18,000 per annum (in addition to current mileage on the odometer at loan origination.), Over-mileage Fee: \$.10 per mile, Disposition Fee: \$195, plus Residual Insurance Surcharge if applicable; Residual Insurance Surcharge: Residual= $\geq$ \$20,000 = \$400, Residual= $\geq$ \$30,000 = \$575, Residual= $\geq$ \$40,000 = \$725, Excess Wear & Tear: AFG has an option which provides the borrower with a maximum \$1,500 allowance towards any excess wear and tear and/or excess mileage charges on surrendered vehicles. (Inquire for more information), Residual Value: Created by Automotive Lease Guide and Insured by RVI America