

Your Financial Times

We're Serving Up Savings!

\$25 Restaurant Voucher with Your Loan¹

We're serving up savings with incredibly low interest rate loans! Borrow at least \$5,000 for a new loan or refinance a loan from another financial institution with us, and we'll give you a \$25 restaurant voucher from www.restaurant.com. Plus, make no payment for 60 days!²

Choose your loan...

New & used car loans as low as **1.49% APR³**

Thinking about buying a car? New or used, you'll get the same incredibly low auto financing from your credit union...rates as low as 1.49% APR*!

Already bought a car?

Bring us your higher interest rate car loan that's with another lender. Refinance at our rates as low as **1.49% APR³** and you can drive the same car with a lower monthly payment.

Need some extra cash?

Rates as low as **7.99% APR⁴**

Car repairs, medical emergencies, holiday expenses ... whenever some extra money comes in handy, our personal loans can be a low cost solution.

¹\$25 bonus will be received within 30 days of closing loan. One voucher per member. ²Payments can be made during the 60-day deferral period. During the 60-day payment deferral, interest will accrue and may extend the original term of the loan. ³APR = Annual Percentage Rate. Based on credit worthiness and subject to change without notice. One voucher per member. Rates and offers current as of July 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. New vehicles are where 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. 3.99% APR for 12 months. ⁴Annual Percentage Rate. Subject to credit union lending guidelines. Any product names, logos, brands, and other trademarks or images feature or referred to within this brochure are the property of their respective trademark holders. These trademark holders are not affiliated with Rutgers FCU, our products, or our websites. They do not sponsor or endorse Rutgers FCU or any of our products. Offer expires 12/31/13.



Choose your dining experience

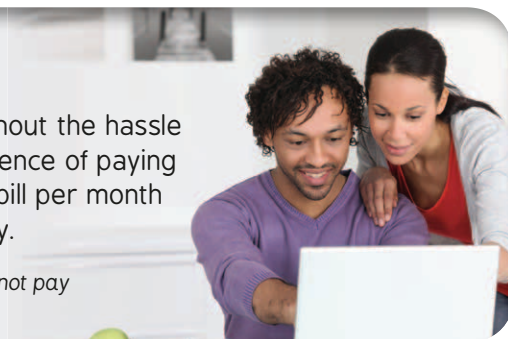
With every new or refinanced loan over \$5,000, you'll receive a **\$25 restaurant voucher**. Whatever suits your taste, you choose the menu at www.restaurant.com.

This is a limited time offer so hurry and apply today. It's easy. Just visit us online at www.rutgersfcu.org and complete a loan application or stop by any of our campus office locations.

Paying Bills is a Snap

With online bill pay, you can pay bills directly from your checking account without the hassle of writing a check, finding a stamp, and mailing a payment. Enjoy the convenience of paying all of your bills from one site. It's safe, easy and free if you pay at least one bill per month using online bill pay service.* Visit us at www.rutgersfcu.org and enroll today.

*A \$4.95 per month fee will be assessed for members that enroll in our bill pay service and do not pay at least one (1) bill per month effective January 1, 2014.



Newark and Camden Branch Hours Extended!

Now Is The Time!

There is no better time to be looking for a new home or to refinance your existing mortgage. There are many reasons to do it now! **Make Your Move Today!**



The Time is Right to Buy – The real estate market is finally rebounding. Since last April, prices have posted double-digit gains. However, even with recent gains, home prices are still 20 percent below their pre-recession levels. Homes are still a bargain.

Rates Are Still Low – Although interest rates on long term mortgages have increased during the past few months, they are still historically very low. Those wanting to buy now will still get a great affordable rate on their mortgage. The rates today are expected to remain fairly stable through the rest of the year, as most economists do not see the recent surge in rates to continue.

The Time is Right to Refinance – You may have been unable to refinance your current mortgage because your home value had decreased significantly during the recession. With home prices increasing dramatically in the past six months, you may be able to refinance now! A refinance could save you hundreds of dollars a month, and thousands over the life of your new mortgage!

Pass the Good News Along – Your co-workers and family members may also be eligible to take advantage of the current economic conditions and save money too! Now is the time to pass on the good news! They deserve to have a great mortgage too!

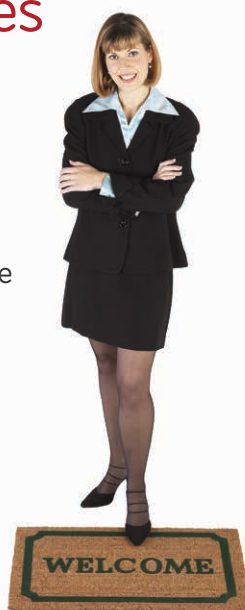
Our highly trained, detail oriented, mortgage loan originators will be happy to assist you through the process. Whether you need a pre-approval commitment to shop confidently or to refinance that higher interest rate mortgage, we can help. Call 1-866-443-1819 or log on to www.rutgersfcu.org.

Welcome Rutgers Legacy Employees

Rutgers Federal Credit Union is pleased to welcome Rutgers Legacy employees to our credit union family. We are here solely to support the University community as we have been doing for the past 59 years and remain true to this commitment.

We believe it is this dedication and understanding that makes the credit union distinct - distinct in our understanding of Rutgers, the State University of New Jersey and its diverse interests and needs, and distinct in our ability to successfully provide support and service to fulfill those needs.

We invite you to stop by any of our offices and get to know us. We're right here on campus. And we're the only financial institution that calls the Rutgers campus home. We look forward to serving your financial needs.



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

