

LET RFCU BE YOUR
HOLIDAY SUPERHERO

HEROIC SPECIALS AWAIT YOU
 THIS HOLIDAY SEASON!

POW!

**CRUSHING
 CONVENIENCE**

ALL NOVEMBER LOAN
 APPLICATIONS WILL BE
 ENTERED INTO A GRAND
 PRIZE DRAWING FOR A
 BEATS SOLO² EAR HEADPHONE²

APPLY ONLINE
 OR IN BRANCH

**UNSTOPPABLE
 SAVINGS!!**

1/2 PRICE SKIP A PAY!

VALID NOV 1-30, 2017

BOOM!

**RFCU SAVES YOU
 FROM HIGH PRICES!**

Wow!

BAM

APPLY AND CLOSE ON A
**HOME EQUITY
 LOAN OR HELOC**

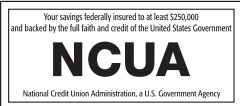
**FEARLESS
 SERVICE!**

AND GET A GIFT AT CLOSING³

**VISA GIFT
 CARD BOGO**

BUY ONE GET ONE FREE
 UP TO 2 CARD FEES WAIVED
 PER PERSON⁴

MEMBERS FUND THE CARDS FROM \$10 TO \$1,000



Subject to RFCU lending guide lines. ¹A \$15.00 (regularly \$30.00) fee is assessed for each loan skipped which can be deducted from your account or you may submit payment by cash or check. Only loans that are not currently late or late in the last 6 months are eligible. You may skip a payment twice per loan, per year. The skip-a-pay form is available on our web site and at all branches. NOTE: By participating in Rutgers FCU's Skip-A-Payment program, you request that Rutgers FCU defer your loan payment as indicated. You agree and understand that: 1) Loans must have originated 60 days prior to be eligible; 2) FINANCE CHARGES will continue to accrue at the rate provided in your original loan agreement, during and after this time; 3) Deferring your payment will result in you having to pay higher total FINANCE CHARGES than if you made your payment as originally scheduled; 4) The payment deferral will extend the terms of your loan(s); 5) You will be required to resume your payments the following month. If you elected GAP or Warranty Coverage, the coverage will not be extended beyond the original maturity date; 6) For automatic payroll deducted loan payments, your loan payment will be deposited into your Credit Union account and be available for you to withdraw. All deferrals are subject to Rutgers FCU approval. Excludes all real estate loans, tuition loans, credit cards and RU Auto Plan. All Loan applications enter to win: ²Terms and conditions: NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO PARTICIPATE OR WIN PRIZES. OPEN TO LEGAL RESIDENTS OF THE UNITED STATES OF AMERICA. VOID WHERE PROHIBITED OR RESTRICTED BY LAW. By participating in the Credit Unions enter to win event, you acknowledge that you understand and will abide by these Official Rules. All loan applications for \$2500.00 or more submitted to RFCU from November 1-30, 2017 will be entered to win one (1) grand prize. Entry form must be complete. Entries may also be made by mailing a 3x5 card with name, email, cell phone number to: Rutgers Federal Credit Union, Attn: Marketing Manager, 85 Davidson Rd, Piscataway, NJ 08854. Winner will be selected on December 5, 2017 in a random drawing to be held by the credit union. Winner will be notified via telephone. Credit Union is not responsible for errors, fraud or other events affecting this drawing, which are beyond the Credit Union's control. Credit Union employees, volunteers and members of their immediate family are not eligible to participate. ³Receive a gift upon closing a Home Equity or Home Equity Line of Credit (HELOC) on applications submitted November 1-30, 2017 and closed by January 30, 2018. Minimum application amount \$5000.00 and a \$2500 initial draw on a HELOC required. 1 gift per closed loan. Your home must be in the state of New Jersey and be your primary residence to be eligible for this loan. Loan is subject to credit union guidelines, credit worthiness and membership eligibility. ⁴Purchase and fund a Visa Gift Card and RFCU will waive the fee of \$3.00 for a second Visa Gift Card when bought together. Card values to be loaded with members available funds; card limits apply. Limit of two (2) waived purchase fees valued at \$6.00 total per member, while supplies last. Total quantities in branches = 250. Promotional dates; November 22, 2017 – December 1, 2017. Offer valid for RFCU members only.