



# YOUR FINANCIAL TIMES

PROUDLY SERVING THE RUTGERS UNIVERSITY AND UMDNJ COMMUNITIES FOR OVER 50 YEARS

## Want Your Dream House? Our Home Loans Make It Easy!

### It's Like Having A Whole New House!

What does your dream house look like? Come to Rutgers FCU for a creative solution! Our **Home Equity Loan** or **Home Equity Line of Credit** will put the "affordable" in your dreams!

Home-improvement projects are easy with our low rates and convenient repayment terms. Borrow up to 80 percent of your home's equity to pay for any wish on your list. Our Home Equity Line of Credit gives you money as you need it and, as you repay it, more funds become available.

### Our Home Loans Make It Affordable!

Our Home Loans have **LOW** rates and **NO** points or fees. And they're flexible – use them to pay for college, consolidate bills or take a vacation. Plus, they may be tax-deductible (ask your tax advisor)!



#### HOME EQUITY LOAN

AS LOW AS

**5.99%**  
APR\*\*

Fixed Rate – Up To 60 Months

#### HOME EQUITY LINE OF CREDIT

AS LOW AS

**3.25%**  
APR\*

Variable Rate – Up To 15 Years

### Get Going – Apply Today!

Stop by, call (732) 445-0858 or visit [www.rutgersfcu.org](http://www.rutgersfcu.org) to apply or for more information. **Don't wait – this offer ends May 31, 2009!**

\*Home must be located in New Jersey. Each Second Mortgage or Home Equity Line of Credit for a minimum of \$5,000 gives member one entry in the **June 5, 2009** drawing for a \$500 Gift Card to The Home Depot.<sup>®</sup> Home Equity Line of Credit is based on the Prime Rate as published in *The Wall Street Journal*.

**Rutgers FCU is not affiliated with The Home Depot.<sup>®</sup> The Home Depot<sup>®</sup> is a registered trademark of Homer TLC, Inc. The Home Depot<sup>®</sup> is not a sponsor of this promotion.** Offer expires 5/31/09.

\*\*APR=Annual Percentage Rate. Rates are subject to credit approval and subject to change without notice. Rates are based on creditworthiness. Other terms and rates available. Contact the credit union for complete loan details.

With Your Loan Of \$5,000 Or More, You'll Be Entered For A Chance To Win

A **\$500**

Gift Card To The Home Depot!\*



## Have You Visited Our Website Lately?

Our website, [www.rutgersfcu.org](http://www.rutgersfcu.org), is completely redesigned and it looks great! Credit union members and other visitors have noticed the changes, complimenting us on our updated look and user-friendly links. Be sure to "stop by" – we think you'll like what you see!

The home page includes rates, Rutgers FCU news, and links to popular products and services. Apply for loans, log on to your account and take advantage of all our electronic services. A link takes you straight to the information you want. It's quick, easy and always up-to-the minute!

Check us out and see what's going on at your credit union. This updated website is one more way we help you manage your financial life!



**RFCU**  
Rutgers Federal Credit Union  
*Growing Together*

## Summer's On The Way!



### VACATION LOANS

AS LOW AS

**8.75%** APR\*

12-Month Term

Now that the weather is getting warm, you may be planning a family vacation or weekend getaway. Whether it's the shore, the mountains or a trip to visit friends, we can help you get there.

Our affordable Vacation Loans feature flexible terms that will make repayment easy. Borrow up to \$2,009 at our great low rate and make some summer memories!

#### ***Get Approved & Get Going!***

Beginning June 1, visit [www.rutgersfcu.org](http://www.rutgersfcu.org) or call our Loan Specialists at (732) 445-0858 to apply. Book a flight or gas up your car – it's very affordable with our low-cost loan. But don't wait because **this offer ends August 31, 2009!**

\*APR=Annual Percentage Rate. Rates are subject to change without prior notice. Rate shown is the lowest rate for qualified borrowers. Your rate may be higher. Other rates and terms available. Contact the credit union for complete loan details.

## Go Green To Pay Your Bills!

### **Save Time, Money...And Trees With Our FREE Bill Payer!**

You'll be amazed at how much time, money – *and trees* – you'll save by using our FREE online Bill Payer. You just log on to our Virtual Branch at [www.rutgersfcu.org](http://www.rutgersfcu.org) and take care of bills with one-time or recurring payments. You can review and manage your account 24/7 – it's easy, secure and you're always in charge!

With this electronic service, you'll be green and so will the forests! *It's estimated that if all U.S. households paid their bills electronically, 18.5 million trees, 15.8 gallons of water and over 29 trillion BTUs would be saved each year.\** That's a lot of green!

#### ***The Green Bill-Paying Solution***

You don't have to be a tree hugger to love this service. So come by or call us at (732) 932-7645 – we'll help you save lots of green!

\*Information from Javelin Strategy & Research

## Guard Your Identity!

Each year 9 million Americans are victims of identity theft. You may not even know it until you review your credit report or credit card statement – or until you're contacted by a debt collector!

ID thieves take information such as your name, Social Security number, credit card numbers or other financial information – information that's like gold – and use it to open accounts, obtain government documents, get a job or rent a house in your name. They may even use your identity if arrested, causing a warrant to be issued in your name!

If your identity is stolen, you should file a police report, check your credit report, notify creditors and dispute any unauthorized transactions – and do it right away. Monitor financial records for at least a year and arm yourself with knowledge about this increasingly sophisticated crime. For information on prevention, visit [www.ftc.gov](http://www.ftc.gov).





## Your Vacation's All Paid For!

We'll soon be transferring funds from Vacation Club Accounts to our members' Savings Accounts. If you've been putting money aside on a regular basis, you'll be able to enjoy this summer's vacation much more because it's all paid for!

Now's the time to start saving for *next* year's vacation. This special club account runs from May 1 through April 30, but you can join anytime. Start saving for your dream vacation right now!

Making deposits is easy with Payroll Deduction, the no-excuses way to save for your getaway. The funds will be automatically deposited in your Savings Account just in time for summer. Stop by today to make next year's vacation affordable and fun!

## 'Let The Sunshine In'

Dig the ride in your next vehicle, financed with a low-cost Vehicle Loan from Rutgers FCU. Get a great deal on a vehicle, either new or used, from dealers who are giving price breaks unheard of since...the 60s!

Rates As Low As

**4.75%**  
APR\*\*

For Up To 60 Months\*\*

### Enjoy your summer.

We'll help you lower your bills so you can use the extra money for fun – just add beads, flowers and starshine! Refinance a high-interest Vehicle Loan from another lender and keep the change!

### Flower Power & Fun!

Everyone who takes out a Vehicle Loan of over \$5,000 will be entered for a chance to win a free Gas Gift Card worth \$250.\* That can buy a lot of gas and a lot of fun!

### Apply Today!

Visit [www.rutgersfcu.org](http://www.rutgersfcu.org) where you can apply online or download an application and fax it to us at (732) 445-0387, or call the Loan Department at (732) 445-0858. Don't put it off – **this offer expires May 30, 2009!**

\*Drawing for prize of \$250 in free gas will be held on June 5, 2009. To be entered in drawing, member must take out a Vehicle Loan of over \$5,000 in new money. Loans must remain open for at least 12 months. Refinanced loans, for new money only, must originate with another financial institution. Chance of winning \$250 in free gas prize depends on number of entries received by May 30, 2009.

\*\*Monthly payment of \$281 based on 100 percent financing of vehicle costing \$15,000 for 60 months at 4.75% Annual Percentage Rate. Other rates and terms are available. Rates and terms are subject to change without notice. See credit union for complete loan details.

Monthly Payment

As Low As

**\$281**



# BULLETIN BOARD

## Holiday Closings

### Memorial Day

Monday, May 25, 2009  
*All Branches Closed*

### Independence Day

Friday, July 3, 2009  
*Busch Branch Open Only 9 a.m. to Noon*  
Saturday, July 4, 2009  
*All Branches Closed*

### Labor Day

Monday, September 7, 2009  
*All Branches Closed*



### You are invited to our Annual Meeting!

Wednesday, May 27  
Busch Campus Center  
Multipurpose Room

4:30 p.m. – 5:30 p.m. Reception  
(Cash bar)

5:30 p.m. Business Meeting

*Join us for a time of fun, food and prizes! We will discuss credit union business and hold our annual election of directors.*

*Our special guest speaker will be Paul Gentile, President/CEO, of the New Jersey Credit Union League.*

*The deadline for reservations is May 15.*

*Please call Teresa Vann at (732) 932-7645 ext. 16 or e-mail [tvann@rutgersfcu.org](mailto:tvann@rutgersfcu.org) to reserve your seats.*

*We look forward to seeing you there!*



## RATE WATCH

	APR*	APY**
<b>Savings Account Shares</b>	0.50%	0.51%

### Club Accounts & IRA Savings

Holiday, Vacation, Me	0.75%	0.76%
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### Regular And IRA Share Certificates\*\*\*

6 Months	1.50%	1.52%
12 Months	1.75%	1.77%
24 Months	2.00%	2.03%
36 Months	2.25%	2.28%
48 Months	2.50%	2.53%
60 Months	2.75%	2.79%

### Jumbo Share Certificates\*\*\*

6 Months	1.75%	1.77%
12 Months	2.00%	2.03%
24 Months	2.25%	2.28%
36 Months	2.50%	2.53%
48 Months	2.75%	2.79%
60 Months	3.00%	3.04%

Money Market Accounts	APR*	APY**
\$2,000-\$9,999	1.00%	1.01%
\$10,000-\$24,999	1.25%	1.27%
\$25,000-\$49,999	1.50%	1.52%
\$50,000+	1.75%	1.77%

\*APR=Annual Percentage Rate to qualified borrowers. Rates subject to change without notice.

\*\*APY=Annual Percentage Yield.

\*\*\*Regular IRA Share Certificate minimum deposit \$500. Jumbo Share Certificate minimum deposit \$25,000.

†72-Month Term for qualified borrowers only. Minimum amount of \$25,000.

NOTE: All rates are in effect as of this publication date and are subject to change without notice. For current rates, call or visit the credit union. The Dividend Rate and Annual Percentage Yield for all accounts may change monthly as determined by the credit union's Board of Directors.

New Auto Loans	APR* As Low As
24 Months	4.50%
36 Months	5.25%
48 Months	5.50%
60 Months	5.74%
72 Months†	6.00%

Used Auto Loans	APR* As Low As
24 Months	5.50%
36 Months	6.25%
48 Months	6.50%
60 Months	6.74%
72 Months†	7.00%

Personal Loans	APR* As Low As
Up To 48 Months	11.00%

### First Mortgage

Call First Mortgage Hotline: (800) 342-4998

### Second Mortgage (Fixed)

	APR*
60 Months	5.99%
96 Months	6.40%
120 Months	6.49%
180 Months	6.80%

### Home Equity Line Of Credit (Variable)

	APR*
180 Months	Prime Rate (3.25%)

VISA® Platinum	APR*
Tier 3	12.00%
Tier 2	11.00%
Tier 1	9.90%

#### College Ave. Office

100 College Ave. • New Brunswick, NJ 08901

Voice: (732) 932-7645 Fax: (732) 932-7648

Mon-Wed & Fri 8:30 - 4:00

Thurs 8:30 - 6:00

#### Busch Office

85 Davidson Road • Piscataway, NJ 08854

Voice: (732) 445-0858 Fax: (732) 445-0387

Mon-Wed & Fri 8:30 - 4:00

Thurs 8:30 - 6:00

Sat 9:00 - 12:00

#### Loan Department (Busch)

Voice: (732) 445-0858

Fax: (732) 445-0387

First Mortgage Hotline: (800) 342-4998

#### Newark Office

249 University Ave. • Newark, NJ 07102

Voice: (973) 353-1353

Fax: (973) 353-1699

Mon, Wed, Fri 8:30 - 3:30

Closed 1:00 - 1:30

Audio Teller: (800) 714-3319

Website: [www.rutgersfcu.org](http://www.rutgersfcu.org)



MP-15255 4/09 Marketing Partners (888) 641-1215

Want Your Dream House?  
Rates As Low As 3.25% APR!  
See Page 1 For Details



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