

Your Financial Times

Board Nominations

The following three nominees have been recommended for the available positions on the Board of Directors. There will be no nominations from the floor at the Annual Meeting.

Gordon Stankavage

Gordon manages technology in service to instructional and research activities for the Rutgers Graduate School of Education. He has been a member of the Rutgers Federal Credit Union since 1996. He's represented its members on the board of directors for ten years, the last six of those as board chair.

Debra McNally

Debra McNally has been the Real Estate Administrator at Rutgers University for the past ten years where she oversees all real estate related transactions. During her tenure, Debra has been quite

active in her capacity due to the many large-scale development projects undertaken at each campus location throughout the State. Her expertise includes strategic planning, negotiation and project management. Debra is also currently very active in her role as the Team Leader for the Rutgers-UMDNJ Real Estate Integration Team, working diligently to ensure a smooth transition of those assets into the University portfolio. Prior to joining the staff at Rutgers University, Debra worked as an Asset Management Director at Avaya, and as a paralegal at several New York and New Jersey law firms.

Dorota Tadych

Dorota Tadych is a highly qualified professional offering extensive experience in financial, legal and business environments. She holds Masters degrees in Law and an MBA with a major in marketing.



Dorota worked as a manager in legal and accounting firms, managing projects and preparing financial analysis for a variety of strategies. She also provided financial consulting, bookkeeping and paralegal services for small business clients.

Currently, Dorota is employed as a senior accountant at Healthcare Businesswomen's Association. Dorota initiated, developed and implemented improvements to numerous business systems. She is known for her strong work ethic as well as interpersonal, strategic planning and organizational skills.

Camden Branch In Full Swing!

Thank you to all the members who attended the Grand Opening of our Camden Campus branch. We invite you to stop by this new full service location whenever you're on campus or in the neighborhood to make all of your Rutgers Federal Credit Union transactions.

From opening up a new account to closing on a loan to requesting a debit or credit card, we're here for you. Remember, we're now open on the Camden Campus – and we're the only financial institution that calls the Rutgers campus home!



Celebrating our Camden Campus branch Grand Opening From left to right: Sylvia Hill, Member Service Representative; Marie Holowka-Bedatsky, President/CEO; Debbie Gassaway, Interim Operations Manager; Joanne Fabian, Vice President; Slavik Shkolnik, Accountant

Annual Meeting Planned

It only happens once a year, the credit union Annual Meeting. And your participation is one of the benefits of belonging to Rutgers Federal Credit Union. Come learn about the credit union's financial position, current activities and future goals. Join us for dinner, door prizes and a special guest presentation.

Date: Tuesday, May 28, 2013

Place: The Rutgers Visitor Center
100 Sutphen Road
Busch Campus
Piscataway, NJ

Time: Meeting begins at 5:30 p.m.
Dinner, door prizes and a special guest presentation to follow

Cost: \$10 per dinner ticket

RSVP: Jklem@rutgersfcu.org or
Hkrushinski@rutgersfcu.org;
or visit any of our branches by
May 13, 2013

Don't Miss the Special Presentation!

The state of the economy as well as evolving demographics are key contributors to our business. These elements are critical as to how we plan our strategies going forward and how to best serve our members. Don't miss this session where guest speaker, Dr. James W. Hughes, dean of the Edward J. Bloustein School of Planning and Public Policy at Rutgers University, will be presenting:

Economic and Demographic Outlook

The presentation will focus on the current business cycle both nationally and in NJ in the context of longer term economic trendlines. The key forces going forward will be identified. In addition, NJ and the US are now both experiencing the greatest age structure transformation in history. The underlying demographics will be analyzed as well as their implications for the future shape of the economy.

Buying a Home?

If you've been dreaming about a new home, there's no time like now to make the move while rates are low and home prices are still favorable. And we're ready to help you get moving with first mortgage loans that feature:

- Low rates
- Low closing costs
- Superior service



Old Home? New Money ... Refinance!

Already in your home? You could be over-spending on those monthly payments! With historically low rates, you can likely save big by refinancing your current mortgage and shortening the term of your loan. Let our housing specialists look at your existing mortgage to see what your savings can be.

Whether it's purchasing or refinancing, turn to Rutgers Federal Credit Union, the people you know and trust. For more information, call our Mortgage Department at 1-866-443-1819 or to get pre-approved, log on to rutgersfcu.mortgagewebcenter.com

Tax Time Taxing?

Is your tax bill higher than you anticipated? A personal loan from your credit union may be just the solution for the extra cash you need. Our personal loans are a great way to borrow for an unexpected expense and feature a fixed interest rate for the life of the loan.

So, if you find yourself short of funds when it's time to file, instead of trying to postpone your payment, let Rutgers Federal Credit Union help with a personal loan. Visit us online at www.rutgersfcu.org to complete a loan application or stop by any branch office. Tax time doesn't have to be taxing.



Spring for Some New Wheels

CAR LOAN RATES AS LOW AS
1.49% APR*



Got the spring fever new car "bug"? We've got the cure with low auto financing rates that will put you behind the wheel easily and affordably.

- Get some of the best car loan rates around – as low as 1.49% APR*
- Purchase the vehicle of your choice – don't be locked into "dealer" rates for limited models
- Select the term that works for you – find a comfortable monthly payment for your budget
- Take advantage of any dealer rebates – take the money and finance with us

Enjoy a fresh new look for spring with new wheels. Get your car loan pre-approved now and spring into action. To apply, visit us online at www.rutgersfcu.org or stop by any of our campus locations.

*Annual Percentage Rate. Subject to credit union lending guidelines.

Help with Your College Financing



Tuition, books, computer, supplies, course fees... the list of college costs goes on and on ... along with the rising costs of higher education. So, even with scholarships and money put aside for college, it may still not be enough to cover all of the expenses.

That's why we offer private student loans...to help fill funding gaps that federal aid can leave behind. Student loans are a long-term relationship and it is important to choose a lender carefully. Be sure you read the fine print and compare fees, terms and repayment options (not just rates) when comparing student loans.

Our Student Choice Loan features:

- Zero origination fees
- Lower interest rates
- Flexible repayment options
- And more!

So, if you have exhausted your other financing alternatives for college expenses, see us today for financial help with your higher education.

There's Money in Your Home



And we're not talking about the quarters in your couch. Think richer with our home equity loans. With two options to fit your needs, we can help replace that aging dryer, pay for an upcoming big event or pay for just about anything, simply by using the equity in your home.

Lock and Lend!

With our fixed, low rate Home Equity Loans, get long-term peace of mind with a low rate that remains the same through

the term of your loan. That makes your budgeting and planning easier knowing that your payments won't go up. Choose a flexible term – from 60 to 240 months - to create a plan that works for you.

Fixed Rate

Starting as low as

3% APR*

When You Need It

Want a ready source of money where you can take a little now, a lot later, and everything in between? A home equity line of credit

allows you to use the funds when you need them, and with low rates, it makes flexible borrowing easy! Your credit line can be accessed as many times as you want. Using your HELOC is as easy as writing a check.

Home Equity Line of Credit

Starting as low as

4% APR*

**No out-of-pocket expenses • No application fees
No points • No appraisal fees
No processing fees • No prepayment penalties****

Apply today for one of our home equity loans and put your equity to work for you. Go ahead, buy that new couch and relax in comfort!

*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. **Only applies if loan is active over one year.

Is Your "FREE" Bank Checking Costing Too Much?

Fed up with monthly checking fees? Then you are going to want to take a look at our free checking account with no monthly service fees and no minimum balance requirements. Open a Rutgers Federal Credit Union checking account today and see how good it feels to be really free.



If you're still checking at the bank, take a close look at your next statement. There are no surprises with a Rutgers Federal Credit Union checking account. And switching has never been so easy. Just stop by today at any of our locations or call us for more details.

Highlights:

- No monthly account fees
- No low balance fees
- Unlimited transactions

Our account comes with a complete selection of benefits:

- FREE debit card
- FREE online banking
- FREE online bill pay
- FREE phone banking

If you're still checking at the bank, take a close look at your next statement. There are no surprises with a Rutgers Federal Credit Union checking account. And switching has never been so easy. Just stop by today at any of our locations or call us for more details.



Love at First Login — It's All Online @ www.rutgersfcu.org

You'll love all the convenience of our online services from the first time you login. We've made it so EASY to keep in touch with your money whenever you want, wherever you go.

Online Banking - Check your account balances, transfer funds, view cleared checks, make loan payments and more, around the clock.

Online Bill Payment - Set up electronic payments online for convenient, secure and simple bill management – one time or recurring payments, you are in control.

Popmoney® - Send and receive money securely and easily by using an email address or mobile phone number.

E-Statements - Go green and get your statement at the beginning of each month—email notifications tell you when statements are ready to view - no waiting for the post office to deliver your mail.

There is more to love every day with the ease and convenience of our online services. Login and love it today!



College Avenue Office

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 Office

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 Office

249 University Ave.
Newark, NJ 07102
Voice (973) 353-1353
Fax (973) 353-1699
Mon., Wed., Fri. 9:00 am - 3:30 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 - 3:30 pm
Closed 1:00 pm - 1:30 pm

Audio Teller

(855) 278-3883

Website

www.rutgersfcu.org

Holiday Closings

Memorial Day Saturday, May 25, 2013

Monday, May 27, 2013

Independence Day . . . Thursday, July 4, 2013

