

Money Mentor

JULY 2009

www.rbfcu.coop

Vacation Loans

Because Everyone Deserves a Vacation

Didn't save quite enough for that beach house this summer, or need some extra cash to take your family on the camping trip you've been dreaming about? Whatever your vacation fund needs may be, Raritan Bay is here to help with a Vacation Loan just in time for summer.

- Rates as low as 7.99% APR*
- 12-month term
- Borrow up to \$5,000

For more information and application, visit our website at www.rbfcu.coop or contact a Raritan Bay FCU representative today at 732-727-3500.

*All loans subject to approval. Proof of income may be required. Rates published are base rates. Actual rate may vary based on individual creditworthiness. All loan payments are transferred from a RBFCU Account or credited through Direct Deposit. Add ¼% if payments are not automatically transferred. Qualified borrowers only. Rates subject to change. Rates published are base rates. The rate you pay will be based on the number of years your loan is financed plus your individual creditworthiness.



Raritan Bay Rewards Checking

Earn 5.01% APY* ATM Fee Refunds!**

On daily balances up to \$25,000 • No minimum balance, no monthly fee!

It's easy to qualify and earn this great 5.01%APY on your Raritan Bay Rewards Checking account each month when you simply:

- Make a minimum of 8 Debit Card signature-based purchases
- Set up Direct Deposit or ACH Auto Debit from your account
- Enroll in FREE Online Banking
- Receive e-Statements

Visit one of our three conveniently located branches, call (732) 727-3500 or visit us on the web at www.rbfcu.coop

*Reward Rate 5.01% Annual Percentage Yield (APY) paid on balance between one penny and \$25,000, and 1.01% APY paid on all amounts above \$25,000 each cycle the minimum qualifications are met. Minimum requirements include: conduct eight (8) signature-based point-of-sale purchases using your Raritan Bay FCU Debit MasterCard - these purchase transactions must be posted to your account within one (1) qualification period; receive your periodic account statement electronically; have one (1) direct deposit or one (1) automatic debit per qualification period processed through your account; and, establish and maintain an Online Banking and e-statement relationship. If you do not meet the qualifications per cycle, your account will still function as a free checking account earning Base Rate 0.10% APY; however, it will not receive ATM fee refunds for that time period. Rates as of September 15, 2008. We may change the interest rate and APY at any time after the account is opened. No minimum balance required. Available to personal/consumer accounts only. No monthly service charges. **ATM Fee Refunds nationwide.

Vacation Skip-A-Pay

Get the Extra Cash You Need This Summer



If a lack of money is the only thing standing between you and a relaxing summer vacation, you should know about Raritan Bay FCU's Vacation Skip-A-Payment program. By participating in this program, you can skip the July or August payment on your RBFCU's loan. Use the money that would have been your loan payment to pay for that family vacation, or any other plans you have for the summer!

There is a modest fee of \$25 per loan to participate in our Vacation Skip-A-Payment program. For your convenience, we'll deduct this fee from funds in your Share Savings Account (00). If your payment is made by Payroll Deduction or Direct Deposit, this payment will be deposited into your Share Savings Account. Interest will continue to accumulate on your loan during the month you skip your payment.

Visit us on the web at www.rbfcu.coop or stop by any of our three branches for more information, or by phone at 732-727-3500.



Sign up for our Vacation Skip-A-Payment program today!

*Excludes real estate and VISA.

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STOP In For a Car Loan... ...before you visit the car lot



A pre-approved loan will help you purchase a car that fits your lifestyle with payments that fit your pocketbook. Because of our low loan rates on new and used vehicles, you'll get more car for your money.

While you're here, our loan officers can steer you to car-buying information to help you--not the dealer--drive your deal. With that kind of horsepower and our great vehicle rates, nothing can stop you from driving the best deal around.

What might seem like a small difference in loan rates can make a big difference in your monthly payment. At Raritan Bay FCU, low vehicle loan

rates are one of our specialties. We have rates and terms to fit every member's needs.

So before you pick out a car that moves you, arrange for financing that will keep you rolling. Give Raritan Bay FCU a call for more information today!

Rates as low as 4.99%* up to 84 months

To view all of our rates and to apply online, go to www.rbfcu.coop or visit one of our three conveniently located branches, or call (732)727-3500.

*All loan payments are transferred from a RBFCU Account or credited through Direct Deposit. Add ¼% if payments are not automatically transferred. Qualified borrowers only. Rates subject to change. Rates published are base rates. The rate you pay will be based on the number of years your loan is financed plus your individual creditworthiness.

Going to College?

You Don't Have to Leave Your Credit Union



Are you leaving town to attend college? You might think that means you need to leave Raritan Bay FCU behind, but you DON'T!

Once you join Raritan Bay FCU, you're a member for life--no matter where life takes you. So even if you're leaving the state to go to school, you can stay with us. We're here to help you with all your financial needs.

With today's technology, staying in contact with us and using credit union services is easier than ever. Visit us at www.rbfcu.coop for more information.

We enjoy having you as a member at Raritan Bay FCU, and would like to keep you with us. Contact a Member Service Representative at (732)727-3500 to learn more about how you can remain a member even though you aren't in town.

Parents, Need Extra Money for Back to School Expenses?



Getting your kids ready to send back to school this fall always puts a crimp in the budget. There are clothes, shoes, jackets and coats, school supplies, sports equipment, and perhaps a new computer. The list can seem endless.

If it appears to be more than you can handle, see Raritan Bay FCU.

We have many back to school loan options that will make paying those school expenses a breeze. We can set you up with a loan for a set amount and a set payment schedule. So don't panic! Call (732)727-3500 or stop by a branch office today and let us help you get your kids back to school with a loan.

Rates as low as 7.99% APR*

Borrow up to \$5,000

Terms of 12 Months

Apply online at www.rbfcu.coop

*All loans subject to approval. Proof of income may be required. Rates published are base rates. Actual rate may vary based on individual creditworthiness. All loan payments are transferred from a RBFCU Account or credited through Direct Deposit. Add ¼% if payments are not automatically transferred. Qualified borrowers only. Rates subject to change. Rates published are base rates. The rate you pay will be based on the number of years your loan is financed plus your individual creditworthiness.

Pay Your Bills Online and On Time! Make Life Easier: Go With Online Bill Pay



Our lives today are busier than ever and trying to find time to sit down and pay bills each month can be a challenge. With Online Bill Pay, you can manage your bills without having to worry about paper bills and checks.

Setting up Online Bill Pay is easy. Once you have your payees set up with your first payment, additional payments are as easy as selecting your payee, entering the amount and date of payment, and clicking "pay." No more lost payments and spending time shuffling papers. Now you will have more time to focus on the fun things in life.

Make your life easier. Contact a Member Service Representative today to learn more about Raritan Bay FCU's Online Bill Pay at (732)727-3500, visit one of our three conveniently located branches or visit us on the web at www.rbfcu.coop.

So, say goodbye to late payments, misplaced bills, buying stamps, and writing out checks by hand. Call or stop by Raritan Bay FCU today and ask about our online bill payment service.

How to Improve Your FICO Credit Score

Payment history (35% of score)

* Pay all bills on time

Amounts owed to creditors (30%)

* Don't owe a lot of money to a lot of creditors

Length of credit history (15%)

* Keep fewer cards for a longer period of time

New credit (10%)

* Don't increase debt obligations right before applying for a mortgage

Types of credit currently in use (10%)

* Maintain a mix of credit--mortgage, credit card, car loan, for example



eStatements Equal Easy Account Access



Gain fast and easy access to your account information with eStatements from Raritan Bay FCU. An eStatement is an electronic version of your paper statement that you access via RBFCU's secure web site. The statement looks just like the one you currently receive in the mail, but it is stored electronically for 12 months. Once a month, we'll send you an e-mail reminding you to check your statement, but you can check your accounts anytime you wish by visiting our web site and logging in with your user ID and password.

eStatements are perfectly safe, more so than a paper copy because there is less chance of it being stolen or lost in the mail. You are the only one who can see them, because your user ID and password are known only to you. If you still want a hard copy of any statement, no problem, just print a copy from your own computer.

So stop by Raritan Bay FCU today and sign up for eStatements. No more waiting for the mail to arrive. You'll enjoy the safety, timeliness, and convenience.

Ask Us About a Home Mortgage



Finding that perfect home – whether it's your first or an upgrade – is only half the battle. Finding the right mortgage is nearly as important. Getting stuck with a lender who's not looking out for your best interests can cost you thousands, even tens of thousands of dollars over the life of the loan. High closing costs, hidden fees, adjustable

rates, late charges for missing your payment by just one day, and early payoff penalties are just some of the ways unscrupulous lenders make consumers pay a hefty price for their mortgage. But not at Raritan Bay FCU. We're known for giving our members the straight talk, and mortgage loans are no exception. Our closing costs are low (in some cases zero). Our interest rates are very competitive. We'll discuss the pros and cons of a fixed-rate versus an adjustable-rate mortgage (ARM). If it turns out that an ARM is the best deal for your situation, we go to great lengths to build in safeguards to ensure things remain manageable over the life of the loan.

Whether you've got that perfect home picked out already or are just beginning to shop, come see us today! Call RBFCU at (732)727-3500 and ask about our Mortgage Program. For more information visit us on the web at www.rbfcu.coop.

Direct Deposit: Safe, Convenient, Dependable

Saving for a new car, home, or education can be a challenge. You cash your paycheck and, before you know it, you've spent it.

Instead of collecting your next paycheck, have your employer directly deposit it into your Raritan Bay FCU account.

Direct deposit also is the best way to receive Social Security and other federal benefits.

By choosing direct deposit, you'll have:

- One less thing to worry about because it's the safest way to receive your money.
- An easier and more convenient way to access your money.
- More control over your money and your time because direct deposit is predictable and dependable.

Sign up with your employer or Social Security office today!

Thank you – Member Appreciation Day!

Raritan Bay FCU would like to thank you for attending our Annual Member Appreciation Day. The event was a huge success, thanks to the support of our members and resource partners.

We extend our gratitude to the following partners for their time and generosity, as well as providing valuable and discounted services to Raritan Bay FCU members:

Insurance provided by CUNA Mutual
877-636-2377

Pre-Owned Certified Autos provided by All State Motors
340 New Brunswick Avenue, Perth Amboy
732-442-9790

Money Management
106 Apple Street, Suite 105, Tinton Falls
888-845-5669
www.MoneyManagement.org

Children's Miracle Network
Children's Specialized Hospital Foundation
150 New Providence Road, Mountainside
www.forchildrens.org

Sprint
252B Route 18 North, East Brunswick
732-432-6040

Certified Massage Therapy provided by Wholistic Health & Fitness
732-208-6903





491 Raritan Street
Sayreville, NJ 08872

PRE-SORTED
STANDARD
POSTAGE PAID
PERMIT #110
SAYREVILLE, NJ

Holiday Closings

Raritan Bay FCU branches will be closed on the following holidays:

Saturday, July 4: Independence Day

Monday, September 7: Labor Day

LOCATIONS

MAIN OFFICE

491 Raritan Street • Sayreville, NJ 08872
Phone: (732) 727-3500/Fax: (732) 727-2527
Teller-Phone: (732) 727-3232 or (732) 727-3500 ext. 260
Web Address: www.rbfcu.coop

SOUTH RIVER OFFICE

93 Main Street • South River, NJ 08882

PARLIN SERVICE CENTER

502 Washington Road • Parlin, NJ 08859

LOBBY AND DRIVE-UP

Monday – Wednesday 8 am – 5 pm
Thursday – Friday 8 am – 6:30 pm
Saturday 8 am – 2 pm



We Do Business In Accordance With The
Federal Fair Housing Law And The Equal
Credit Opportunity Act.



Borrow from Your Credit Union & Save

Never Borrow Anywhere Without
Checking with Your Not-For-Profit Lender,
Raritan Bay Federal Credit Union.

Please Notify Raritan Bay FCU

If you have any changes in your contact information, please remember to notify us.

- For your protection, please notify us immediately if you are moving or have had a recent change of address.
- Please remember to also let us know if you have any change in phone numbers or e-mail addresses.

Membership... Our Door is Open!

You are eligible to join our Credit Union if you live,
work, worship, attend school or have a business or
other legal entity in Middlesex County.