



491 Raritan Street
Sayreville, NJ 08872

PRE-SORTED
STANDARD
POSTAGE PAID
PERMIT #72110
NEW BRUNSWICK, NJ

Borrow from Your Credit Union & Save

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

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 BRANCH

93 Main Street • South River, NJ 08882

PARLIN BRANCH

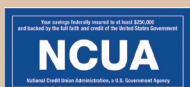
502 Washington Road • Parlin, NJ 08859

EDISON BRANCH

1581 Route 27 • Edison NJ 08817

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.



Holiday Closings

Raritan Bay FCU will be closed on the following days:

Monday, October 11, 2010: *Columbus Day*

Thursday, November 11, 2010: *Veterans' Day*

Thursday, November 25, 2010: *Thanksgiving Day*

Saturday, December 25, 2010: *Christmas Day*

Saturday, January 1, 2011: *New Year's Day*

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.

Money Mentor

OCTOBER 2010

www.rbfcu.coop

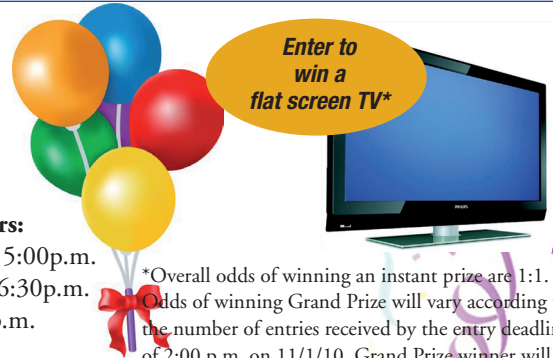
WE'RE GROWING!!! Join Us for Our Grand Opening!

Join us for the Grand Opening of our NEW branch in Edison on Saturday, October 16, 2010 from 9:00a.m. to 2:00p.m. Enter to win a Flat Screen TV* and other great prizes. Enjoy free refreshments, fun give-a-ways, free face painting for kids and much more!

Edison Branch
1581 Route 27
Edison, NJ 08817

Branch & Drive-Up Hours:
Monday-Wednesday: 8:00a.m. to 5:00p.m.
Thursday & Friday: 8:00a.m. to 6:30p.m.
Saturday: 8:00a.m. to 2:00p.m.

For more information stop by one of our four convenient locations, visit us on the web at www.rbfcu.coop or call (732)727-3500.



*Overall odds of winning an instant prize are 1:1. Odds of winning Grand Prize will vary according to the number of entries received by the entry deadline of 2:00 p.m. on 11/1/10. Grand Prize winner will be selected on 11/1/10. You do not have to be present to win. Some restrictions apply. Winner must be in good standing with RBFUCU. Prize giveaway is considered interest and should be reported on IRS Form 1099-INT. Contact the credit union for complete giveaway details.

Making Strides Against Breast Cancer Walk



Making Strides Against Breast Cancer is more than just the name of a walk; it describes the progress we're making together in the fight against breast cancer. Nothing can describe the hope that is inspired by walking with others who share a passion for ending this disease. Because nearly everyone has been touched by breast cancer in some way, a hope for a world with less breast cancer and more birthdays starts with us. We're proud to show our support and make a difference by walking as a team in the American Cancer Society Making Strides Against Breast Cancer event.

Saving lives from breast cancer starts with one team, one walker, and one dollar at a time. Join us, and together we will create a world with less breast cancer and more birthdays. If you are interested in joining TEAM RBFUCU or if you would like to donate to this wonderful cause, please visit our website at www.rbfcu.coop for more information.

Date: Sunday, October 17, 2010
Registration: 7:45 a.m.
Location: Woodbridge Mall

Holiday Loan Help for Paying Holiday Expenses

Rates as low as 7.99%APR*
Terms up to 12 months
Borrow up to \$7,000

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

*APR is Annual Percentage Rate. All loan payments are transferred from a RBFUCU Account or credited through Direct Deposit. Add ¼% if payments are not automatically transferred. Qualified borrowers only. Rates subject to change without notice. Rates published are base rates. The rate you pay will be based on the number of years your loan is financed plus your credit worthiness. Rates current as of October 1, 2010.



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'Tis the Season to be Giving Holiday Skip-a-Pay*

Don't skip this great opportunity to get the cash you need for whatever your holiday plans include. Sign up for our Holiday Skip-a-Payment program TODAY for a small fee of \$25.00 per loan. We'll deduct the fee from your Share Savings Account for you or you can simply send a check payable to Raritan Bay FCU. Contact a Credit Union Representative for more details. Please return the coupon at least 5 days prior to the start of the month you would like to skip. November payments must be submitted by Wednesday, October 27, 2010. December payments must be submitted by Friday, November 26, 2010.

For more information, contact a Raritan Bay FCU representative today at (732) 727-3500.

*By agreeing to the skip-a-pay, you are agreeing to extend your loan payment for an additional month. The \$25 processing fee per loan will be automatically deducted from your Share Savings Account. Interest will continue to accumulate on your loan during the month you skip your payment. If your loan payment is made via payroll deduction, the total monthly payment amount will be credited to your Share Savings Account. Payments can only be skipped on loans that are current.

Visa Gift Cards, The Perfect Holiday Gift!!!



It's the perfect gift that lets the recipient decide what they really want!

- Choose any denomination from \$10 to \$500
- A low fee of \$3.50 per card
- Incredible time saver!
- Eliminate the hassles of wondering what to buy or returning unwanted gifts
- A safe alternative to carrying cash
- Used anywhere VISA Cards are accepted*
- More flexible than merchant gift cards

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

*VISA Gift Cards can not be used at the following locations: ATM, gas stations (pay at the pump), hotels, car rentals. Restaurant transactions have 20% added to authorizations to allow for any tips added.

Need a Car? Your Season Has Arrived

As you load up for school or start off on your first job, fall's your season for getting that first set of wheels.

Before you visit the car lot, ask our loan officers to pre-approve you for an auto loan. With a preapproved loan you can get a car that fits your lifestyle with payments that fit your budget.



Check out our great service and low loan rates while the sun's still high and you'll be driving the best deal around.

- Rates as low as 4.99%APR*
- Terms up to 84 months
- Gap Insurance Available

Did you already get a loan elsewhere? No problem. Refinancing with Raritan Bay FCU is a great way to reduce your monthly loan payment. Call our Loan Department at (732)727-3500 ext. 220.

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

*APR=Annual Percentage Rate. Rates are accurate as of October 1, 2010. All loan payments are transferred from a RBFCU Account or credited through Direct Deposit. Add 1/4% if payments are not automatically transferred. Qualified borrowers only. Rates subject to change without notification. 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. There will be an additional fee for GAP insurance.

You're Invited to Raritan Bay FCU's Youth Halloween Party!

Saturday, October 30, 2010
8:00a.m. to 2:00p.m.
Main Office
491 Raritan Street
Sayreville, NJ

Don't
forget to
wear your
Costume!!!

No Tricks, Just Treats at Our Halloween Party!

- *Pumpkin Decoration*
- *Goodie Bags for all boys and ghouls*
 - *Fresh Popcorn*
 - *Face Painting*
 - *Raffle Prizes*
 - *And More*



International Credit Union Day

Thursday, October 21, 2010 from 2:00p.m. to 6:30p.m.
Main Office
491 Raritan Street
Sayreville, NJ

*Join us for Free Raffle Prizes, Fresh Popcorn,
Free Give-a-ways and More!*

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

**LOCAL.
TRUSTED.
SERVING
YOU.™**



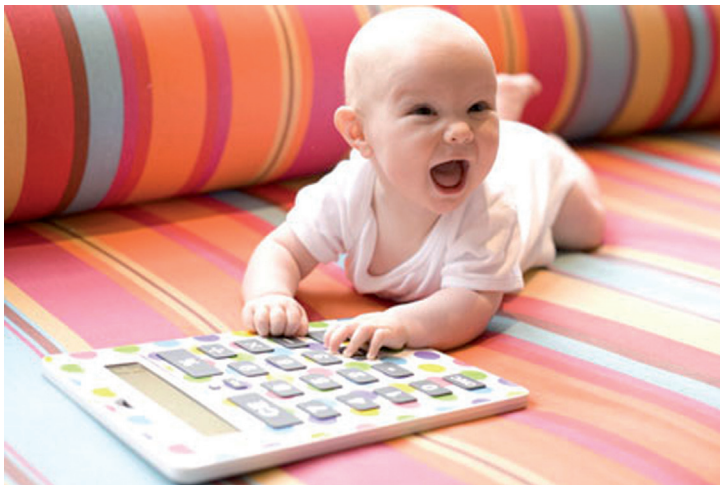
**'Tis the Season to Be Saving
Bah humbug.
Do Holiday credit card bills leave you feeling like Scrooge?
We can help.**

A credit union Holiday Club account eliminates the financial stress of the season.

Instead of charging everything at the last minute, save in advance for holiday spending. Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

Avoid a credit card hangover this Holiday. Come see us today to set up a Holiday Club account. Call a Credit Union Representative TODAY for more details!!!

KID'S CORNER



The Family that Saves Together Stays Together

One of the best ways to help children learn about finances is to take them with you when you visit a Raritan Bay FCU branch. Let them see how you save and listen to your conversations with Raritan Bay FCU representatives. Teach your children money management skills early in life and it will pay dividends. The best way to teach them is show them by example, so share your financial and investment knowledge with them.

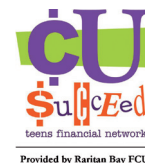
Help your child learn to save by opening a youth account for them at Raritan Bay FCU. Your child can earn free gifts as they learn how to save. Only \$5 needed to open the account. Check out our Youth Account page online at www.rbfcu.coop or contact a Raritan Bay FCU representative today at (732) 727-3500.



Dollar Dog Stork Club
0-11 months



Dollar Dog Kids Club
1-11 years



CU Succeed
12-18 years

