



491 Raritan Street
Sayreville, NJ 08872

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

Money Mentor

JANUARY 2012

www.rbfcu.coop

Join Us At The Annual Meeting!

Friday, May 4 at 7 p.m.
Main Branch, 491 Raritan Street, Sayreville, NJ



The Credit Union's 2012 Annual Meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, Raritan Bay FCU is a financial cooperative with meetings open to its valued member-owners: You! So plan now to attend to learn about the election results to the Board of Directors, hear about how the Credit Union fared in 2011 and get the scoop on what's on

tap in 2012. Give us your feedback and let us know how well Raritan Bay FCU is serving your financial needs. Tell us about what we're doing right as well as your suggestions for making improvements. Enjoy refreshments and the chance to visit with other members, too. Raritan Bay FCU exists only to serve you and your support is appreciated.

We look forward to seeing you at the Annual Meeting.

As a member, you have a voice in the direction that your Credit Union takes. This year, there are three seats up for election on our Board of Directors. Remember, Raritan Bay FCU is directed by unpaid Board members who volunteer their own time to lead your Credit Union in the right direction.

According to our Credit Union's bylaws, any member wishing to run for a seat on the Board of Directors must submit a petition with the names of 100 primary members to the Board Secretary. The requirements are as follows:

Minimum number of signatures: 100

Required information:

Signature, printed name and FIRST 5 DIGITS of signer's social security number

Minimum age of each member signing or being nominated: 18

Petition submission due date (PETITIONS MUST BE RECEIVED BY):

5:00 p.m. on March 14, 2012

Submit completed forms by mail or in person, to:
Raritan Bay FCU, 491 Raritan Street, Sayreville, NJ 08872

Attn: Nominating Committee

For more information, call, stop by or visit us at www.rbfcu.coop

Borrow from Your Credit Union & Save

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

LOCATIONS

MAIN BRANCH

491 Raritan Street • Sayreville, NJ 08872
Phone: (732) 727-3500/Fax: (732) 727-2527
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

Teller-Phone: (732) 727-3232 or
(732) 727-3500 ext. 260

Holiday Closings

Raritan Bay FCU will be closed on the following days:

New Year's Day, January 2, 2012

Martin Luther King Jr. Day, January 16, 2012

President's Day, February 20, 2012

Membership... Our Door is Open!

You along with your family members 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.

One And Done: Consolidate Your Debt

If your mailbox is filling up with mail from a guy named "Bill," it's time to visit Raritan Bay FCU to talk about a consolidation loan. We'll work with you to pay off those high-interest credit cards or other high-rate debt that has accumulated. With a consolidation loan, you will have one payment to make at an interest rate that's fair. Almost always, that means you'll pay less total interest as well as have a lower monthly payment.

We'll also give you tips on how to control your spending so that you don't find yourself back in the same situation in the future. For example, we may suggest you put your credit cards on ice - literally - by immersing your plastic in a container of water, then placing the container in the bottom of your freezer. If you really need to use your card, you can dig through the leftovers and thaw

it out. But most likely, you'll be better able to resist impulse shopping. With a consolidation loan from Raritan Bay FCU, you can get your life back on the track to financial freedom.

Contact a Member Service Representative today to learn more about Raritan Bay FCU's low interest rate consolidation loan today, (732) 727-3500 or visit our website at www.rbfcu.coop.

**Rates as low as
6.99% APR*
Borrow up to \$10,000
Quick 24 Month Term**

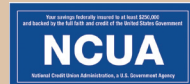
*APR= Annual Percentage Rate. Rates are accurate and current as of January 1, 2012. Rates subject to change without notification. All loans subject to approval. Proof of income may be required. Rates published are base rates. Actual rate may vary based on individual creditworthiness.

See a C.U. Representative for terms and conditions.



IN THIS ISSUE

- Join us at the Annual Meeting . . . 1
- Consolidate Your Debt 1
- Credit Union Debit Card 2
- Home Loans Here 2
- Tax Time Again 2
- E-Statements 2
- Pre-Approved Loan 3
- Dormant Accounts 3
- Protect Your ID 3
- Rewards Checking 3



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



Get In The Fast Lane With Your Credit Union Debit Card



Still fumbling with your checkbook and fishing for a pen in the checkout lane? Why not switch to a debit card from Raritan Bay FCU? It's far more convenient and will save you - and the people behind you in line - valuable time. Just swipe the card and either enter your Personal Identification Number (PIN) or sign for the purchase, and a few moments later, you will be on your way.

Your debit card also can save you money when you travel. If you need cash, you can avoid costly out-of-network ATM fees by using your debit card to get cash back at a grocery store, drug store, or other merchant. Outside the U.S., currency exchange fees are typically less than when you use a credit card. Just be sure to contact Raritan Bay FCU to let us know your travel plans so that we can alert our risk managers that you will be using the card, not a thief. Also be aware that hotels and gas stations may place a hold on your funds when you use your debit card, but restaurants and other merchants usually don't. Apply for your credit union debit card today! For additional information on our debit card, please contact one of our Member Service Representatives at (732)727-3500 or stop by one of our four conveniently located branches to apply for a debit card.

Home Loans Here

If it's true every cloud has a silver lining, the lingering gloom over the housing market surely hides a treasure or two. Home prices are more negotiable than ever and interest rates are still near historic lows. That's valuable news to house hunters. Finding your dream home is easier when you stop by the Credit Union first. We'll help you determine what size home loan you can qualify for, taking care of one of the key stress points in the home purchase process. When you are free to explore homes in your price range, you can focus on getting the most home for your money. First check out the Multiple Listing Service (MLS) for your desired locations online. Also, search on "For Sale By Owner" (FSBO) sites. These virtual tours will let you know what's available. Once you've found the right place for the right price, its back to the Credit Union for competitive rates and helpful service.

RBFCU can help you secure a low-rate home mortgage with favorable terms through our partnership with the Huntington Mortgage Group. Existing homeowners can benefit by refinancing their existing loan with RBFCU. We'll help determine if refinancing is right for you. If so, you could wind up with a significantly reduced monthly payment.

- Competitive rates
- Flexible options
- Cash-out refinancing available
- Mortgage tailored to your needs
- Personalized service
- Smooth, streamlined closing
- Excellent refinancing options

For more information and to apply, visit us online, at any branch location, or call the loan department at (732)727-3500 ext. 220.

Happy treasure hunting!

Tax Time Again

Good news for procrastinators! Because of the weekend and the observance of Emancipation Day, there are two extra days to file taxes in 2012. You must submit your 2011 tax forms electronically or have them postmarked by Tuesday, April 17, 2012. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.



1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the Credit Union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.
2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2010 return to help you remember what you claimed previously.
3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement.
4. Choose direct deposit for your Tax Refund. Electronic tax refunds are quicker than mail. Your refund is deposited in your account up to 3 weeks earlier. It's safe; there is no check to get lost or stolen. And it's easy; just include RBFCU's routing number 221278488 and your RBFCU account number on the 1040 form in the section labeled "refund".

Once you have the information compiled, you can either provide it to your tax preparer or do it yourself. You may find that having taken the time to get organized, filing is the easy part!

Tax time is right around the corner and RBFCU is pleased to offer a leading tax preparation service:

Turbo Tax

EASY – simple interview questions, with step-by-step help, makes tax returns quick and painless

ACCURATE – 100% guaranteed calculations, audit risk alerts, and deduction checks let you file with confidence

FAST – get your refund faster than ever with IRS e-filing and direct deposit

Visit us on the web at www.rbfcu.coop for more information!

E-Statements: Easy And Efficient



Sign up for e-statements and help Raritan Bay FCU be a better steward of the environment and of members' money. Simply stop in the Credit Union and we'll get you started. Then, when your account statement is ready each month, we'll send you an email advising you of its availability. You can view online and save it electronically, or print it

out and file it if you prefer. Either way there's less paper involved (no envelope) or no funds are spent on postage. That makes RBFCU more efficient and those savings can be passed back to you and other members in the form of fewer fees, better rates on savings and lower rates on loans. It's more secure for you as well because there's no danger of your statement being stolen from your mailbox. For more information, visit our website at www.rbfcu.coop, contact a Raritan Bay FCU representative at (732) 727-3500 or visit one of our four conveniently located branches.

Ready, Set, Go With A Pre-Approved Loan

Worried your vehicle won't make it through the winter and ready for a new one? Before you set foot on a dealer's lot, do your research. Whether you're thinking of buying new or used, do your homework by visiting Web sites like edmunds.com, kbb.com, fueleconomy.gov, and reviewing the Consumer Reports, its annual auto issue. Then, go to RBFCU for your pre-approved loan.



Ready? Gone are the days when it was fashionable to trade a car for a new one every fall when the model year changed. According to Federal Highway Administration statistics, roughly four out of five cars on the road are more than three years old. Today's vehicles are more reliable and a late model used car may be a better option for you than a new one.

Once you've narrowed your choices, stop by Raritan Bay FCU to apply for your pre-approved loan. With a pre-approved loan you won't be limited to the vehicles the dealer wants to sell you. For example, the special dealer financing is often only available on slow-selling models. But keep your pre-approval under your hat. Dealer financing is a profit center. You don't want the dealer making up for lost profit some other way.

Rates as low as 3.49% APR*
Terms up to 84 Months
Gap Coverage Available
Get Pre-Approved TODAY!

Contact a Member Service Representative today to learn more about Raritan Bay FCU's low interest rate auto loan today, (732) 727-3500 or visit our website at www.rbfcu.coop.

*APR = Annual Percentage Rate. Rates are accurate and current as of January 1, 2012. Rates subject to change without notification. All loans subject to approval. Proof of income may be required. Rates published are base rates. Actual rate may vary based on individual creditworthiness.

Reactivate Those Dormant Accounts



Do you have a RBFCU savings or checking account that you have not used in six months or more? Accounts that are dormant may be assessed a monthly fee or be subject to closing if the balance falls below a certain amount. If you have a dormant account, please consider reactivating it by making some type of transaction.

For more information, please call a Credit Union Representative at (732) 727-3500.

Protect Your ID

It's the fastest growing crime and the one consumers name as their number one concern when contacting the Federal Trade Commission. It's identity theft and it happens when someone steals your personal information and uses it fraudulently. Here are some do's and don'ts to limit the chance it will happen to you:

- Do safeguard your personal information. Keep it under lock and key. Dishonest roommates or even repair people have been known to steal identities. Never carry your Social Security number with you or give out your ATM personal identification number or other PINs. Never give out personal information unless you have a trusted relationship with the company or organization and you initiate the contact. Even then, ask why the company needs the information.



- Don't throw away any financial or personal information without shredding or tearing it up. Always check your bills carefully and question any suspicious charge. Report lost or stolen credit and debit cards and checks immediately.
- Don't click on links in "urgent" or "important" email messages asking for personal or account information. No legitimate organization will ever ask you to disclose this type of information in an e-mail message.
- Do check your credit report - the data that's compiled about how you handle debt. You can get one free report from each credit reporting agency annually. To order, visit www.annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request form available at www.ftc.gov/credit and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- Don't forget to file a change of address notice with RBFCU, other financial institutions, and other creditors when you move.

Rewards Checking



Put a **WHOLE LOT MORE** in your basket

Rewards Checking

2.25% APY for balances up to \$10,000

0.50% APY for balances over \$10,000

0.01% APY when qualifications aren't met

Saver

1.01% APY for balances up to \$10,000

0.50% APY for balances over \$10,000

0.10% APY when qualifications aren't met

Dividend earnings and ATM fee refunds* from your checking account are automatically deposited into your saver account, where the balance continues to earn dividends.

Just meet these simple qualifications each cycle:

- Have at least 10 signature-based debit card purchases post and clear
- Receive eStatements
- Have at least one direct deposit or automatic payment post and clear
- Access online banking

www.RBFCUSaver.com



*Minimum to open account is \$25 for Rewards Checking and \$25 for Saver. Annual Percentage Yield (APY) accurate as of 1/1/2012. Rewards Checking rate tiers are as follows: 2.25% APY applies to balances of \$0.01-\$10,000.00 and 0.50% APY applies to balances over \$10,000.00 if qualifications are met during monthly qualification cycle. 0.01% APY applies to all balances if qualifications are not met. All balances will earn 2.25% APY-0.50% APY if qualifications are met. The advertised Rewards Checking APY is based on compounding dividends. The dividends earned in Rewards Checking are automatically transferred to Saver each statement cycle and do not compound. The actual dividends paid may be less than the advertised APY. The Saver APYs may be less than the Rewards Checking APYs. Saver rate tiers are as follows: 1.01% APY applies to balances of \$0.01-\$10,000.00 and 0.50% APY applies to balances over \$10,000.00 if qualifications are met during monthly qualification cycle on Rewards Checking. 0.10% APY applies to all balances if qualifications are not met on Rewards Checking. All balances will earn 1.01% APY-0.50% APY if qualifications are met on Rewards Checking. Qualifying transactions must post and clear Rewards Checking during monthly qualification cycle. Transactions may take one or more banking days from transaction date to post to an account. Intra-bank transfers do not count as qualifying transactions. Rates may change after account is opened. Fees may reduce earnings. ATM Fee refunds (Rewards Checking account only) provided only if qualifications are met within monthly qualification cycle.

