

# Money Mentor

www.rbfcu.coop

August 2016



## Back To School Loan

As Low As

**5.99%**  
APR\*

Up To 24 Months

**Borrow  
Up To  
\$10,000**

## Get Everything You Need For The School Year

As the school year approaches and parents and students look to buy needed school supplies – books, clothes, tablets, computers and more – Raritan Bay FCU is ready to help, with a special low-rate Back to School Loan.

### Apply Online Now!

\*APR = Annual Percentage Rate. Qualified borrowers only. Rates subject to change without notification.



## Affordable Mortgages Available For All Budgets

If you're looking for your first home, a new home or a vacation property, Raritan Bay FCU offers a wide variety of new mortgage options, from first mortgages to refinancing at a lower rate. You'll get competitive rates, favorable terms, low closing costs and mortgages tailored to your needs.

Call us at **(732) 727-3500 ext. 220** or click [here](#) to get started.

RBFCU NMLS # 646451

## New & Used Vehicles

As Low As

**2.49%**  
APR\*

Up To 24 Months



## Get More Out Of Summer Driving

There's still plenty of summer left to get on the road, so let Raritan Bay FCU help get you into a car loan at a great rate. Pre-approval at the credit union is your first step, giving you the funds you need at low rates and flexible terms so you can shop confidently. You can finance your vehicle up to 100%.

## Boat & RV Loans

RBFCU can get you on the water or into your mobile vacation home as well, with affordable loans for boats and RVs. Rates as low as 3.99% APR.\*

## Apply Today!

Apply online [here](#) or call **(732) 727-3500 ext. 220**.

\*APR = Annual Percentage Rate. Rate is accurate as of July 1, 2016. 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.



## RBFCU Celebrating 75 Years Of Service

## Congratulations To Our Grand Prize Winner!

Gregory from Freehold was chosen as the winner of our \$750 Grand Prize giveaway on July 5 celebrating our 75th Anniversary. Congratulations! Thanks to everyone who participated.

## Upgrade Your Home This Summer

Summer season is home improvement season. The following are some of the best jobs to tackle while the weather is warm and the lending rates are fine. Some projects might take longer than others, and some need the expertise of a contractor, so plan accordingly.

**Repair or Replace the Gutters:** Leaks, splashing water during rainstorms and standing water are signs the gutters are going to need repair or even replacement.

**Repair and Seal Decks:** Check for cracks, moss, mold and rotting boards. Replace boards that need it and use a quality deck seal to protect the wood all summer.

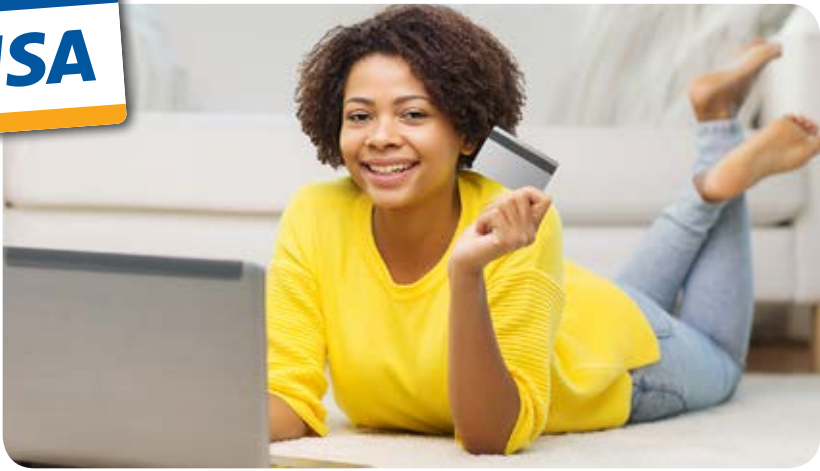
**Install Energy-Efficient Windows:** Making sure your windows are air-tight ensures your heating and cooling system will work most efficiently, saving you money.

**Landscaping:** This could be a big or small project, depending on what you need done and the size of your yard. Consult a landscaper to maximize your space.

Getting a Home Equity Loan or Line of Credit can help you get the job done. Visit [here](#) for more information.

Save More When You Transfer Your High-Rate Balances

If you're paying too much interest on your current high-rate credit cards, you could lower your payments and save on interest by consolidating your debt with a balance transfer to a Raritan Bay Platinum Visa.®



No Balance Transfer Fees!

Don't miss this chance to save. Apply online today [here](#) or call **(732) 727-3500 ext. 220**.

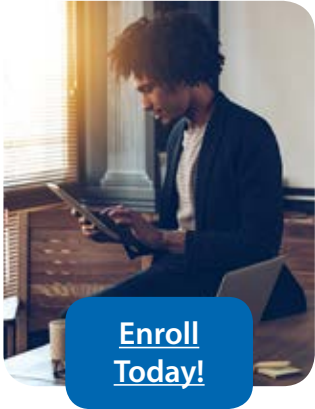
\*APR = Annual Percentage Rate. Contact the credit union for complete details. Other rates available based on creditworthiness.

The EZ Way To Pay Bills

RBFCU gives you an easy way to pay your bills online. With EZ Pay, you can safely and conveniently pay bills from your checking account. It's free, available 24/7 and it's quicker than sending checks.

EZ Pay also has these features:

- Reduces paper waste
- Pay virtually anyone in the U.S.
- Saves payee information for future payments
- Ability to schedule payments in advance
- View online payment history
- Pay all bills through one screen



Popmoney® Makes It Simple To Pay Anyone

Popmoney® lets you pay someone or receive payments. It doesn't matter where they are or what bank they use. You just need their email address or mobile number and Popmoney takes care of the rest! Send a cash gift to family and friends, pay rent and more with Popmoney.

If you're enrolled in Bill Pay, you can start using Popmoney!

[Learn More Now!](#)

Notes

Holiday Closing | Labor Day – Monday, September 5, 2016



LOCATIONS

**MAIN BRANCH**  
491 Raritan Street  
Sayreville, NJ 08872

**SOUTH RIVER BRANCH**  
93 Main Street  
South River, NJ 08882

**PARLIN BRANCH**  
502 Washington Road  
Parlin, NJ 08859

CONTACT US

**Phone:** (732) 727-3500  
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**Teller-Phone:**  
(732) 727-3232  
(732) 727-3500 ext. 660

