



Put More Sparkle In The Season With Raritan Bay

Make the most of the holiday season with three great options for saving and giving from Raritan Bay FCU, so you can bring joy to everyone.

>> SAVE MORE

More Seasonal Savings With Holiday Skip-A-Pay

If you need to free up some cash for the holiday season, Raritan Bay FCU is offering members the option of skipping a loan payment in January. For just \$30, you can skip your monthly loan payment, stress less and keep more for what matters most.

Skip-A-Pay Today!

Fill out this [form](#) to skip a payment or find out more details. Forms for January Skip-A-Pay are due December 27.



>> DO MORE

Ho Ho Holiday Loans

Borrow for the season with a Holiday Loan to help with bills, gifts, travel and more. Rates are as low as 5.99% APR* for up to 24 months and you can borrow up to \$10,000.



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

>> GIVE MORE



Send Or Receive Holiday Money With Popmoney®

If you're looking to send (or receive) money this holiday season, Popmoney is a convenient way to get money to anyone, no matter where they are. Popmoney lets you send and receive payments from your checking account to another person's account. You just need their email address or mobile number. It makes gift giving easier than ever!

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

Click [here](#) to get started, or access Popmoney through Online Banking in the EZ Pay tab.

Kasasa Checking Accounts Give Back

Kasasa checking accounts from Raritan Bay FCU give you perks and bonuses like free media downloads and higher dividends for using services you may already use, including online banking, direct deposit and debit card purchases.

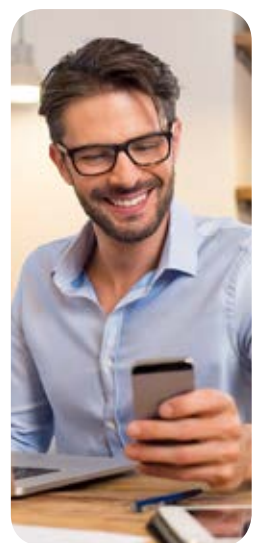
Choose Between Two Unique Options:

Kasasa Cash®, a free checking account that rewards you with a high dividend for meeting these qualifications:

- Have at least 10 signature-based debit card purchases a month
- Access your accounts via Online Banking
- Opting for e-Statements instead of paper statements
- Utilize direct deposit or automatic payment

Kasasa Tunes® free checking offers free media downloads so you earn iTunes® or Amazon.com reimbursements each month you qualify. To qualify:

- Have at least 10 signature-based debit card purchases
- Be enrolled and receive monthly e-Statements
- Be enrolled and log into Online Banking



Start Earning Kasasa Rewards Today!

To open a Raritan Bay FCU Kasasa Checking Account, visit [here](#) or call (732) 727-3500.



Visa® Gift Cards For Everyone On Your List

Everyone loves a gift they can use, and Visa® Gift Cards from Raritan Bay FCU are great for everyone. Use them anywhere Visa is accepted, plus they can be replaced if lost or stolen.*

- Available in any amount from \$10 to \$1,000
- Low purchase fee of \$4.00
- More flexible than merchant gift cards
- Skip the hassle of returning unwanted gifts

Get your Visa Gift Cards at any Raritan Bay FCU branch office.

*Visa gift cards should not be used at the following locations: ATM, gas (pay at the pump), hotels, car rentals. Restaurant transactions have 20% added to initial authorizations to allow for any tips that will be added.

Notify Gift Card Customer Care Service immediately of any fraudulent use at 866-833-2370.

Pay Bills With Ease Thanks To EZ Pay

Raritan Bay FCU makes it easy to pay your monthly bills with EZ Pay, the online bill pay service. The free, secure and convenient service is available 24/7 through Online Banking.

EZ Pay Features:

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



Enroll Today!

New & Used Vehicles

As Low As

2.49%
APR*

**Get Pre-Approved
Before You Shop!**



Great Rates For End-Of-Year Deals

The end of the year can bring great deals at the dealership. Combine those with low rates on auto loans from RBFCU and you'll get the most car for your money. Also enjoy flexible terms and financing for up to 100% of the vehicle's value.

RV Loans

RBFCU also offers affordable rates on recreational vehicles.

Apply Today!

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

*APR = Annual Percentage Rate. Rate is accurate as of December 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.

Low Personal Loan Rates

If you need extra cash for any reason, Raritan Bay FCU offers your choice of Personal Loans to fit your borrowing needs.

Signature Loans

As Low As

6.50%
APR*
Up To 48 Months

Seasonal Loans

As Low As

5.99%
APR*
Up To 24 Months

The money you need is available with just your signature. Borrow up to \$10,000 at an affordable rate for up to 48 months with a Signature Loan, or 24 months with a Seasonal Loan. Either loan can help pay off debt, make emergency purchases or repairs, or anything else you need.

Apply Today!

Apply [online](#), call **(732) 727-3500 ext. 220** or stop by the Credit Union.

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

How To Save Smartly During The Holidays

Instead of going into serious debt this holiday season, shop wisely and save your money so you know how much you can spend for each person on your list.

1. Set Your Budget – While making out your list, and before checking it twice, be sure you know how much you can spend overall and on each person.

2. Pay With Cash – Rather than run up your credit card bills, use cash so you know exactly how much you're spending with every purchase.

3. Send Electronic Cards – Instead of racking up postage stamp costs and buying pricey cards, take advantage of many of the free, or nearly free, e-card options.

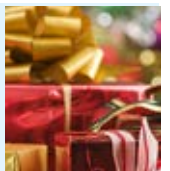
4. Partake In Free Activities – You don't need to throw a big party or take everyone out to dinner during the holidays. Wander around neighborhoods and look at light displays, take a brisk walk with the family, throw a potluck or make decorations from scratch.

5. Open A Holiday Club Account – Put away a certain amount every month into a special savings account that helps you save smartly for the holidays. See www.rbfcu.coop for more information.

Notes

Holiday Closings

Christmas, Monday, December 26, 2016
New Year's, Monday, January 2, 2017



www.rbfcu.coop



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

Fax: (732) 727-2527

Teller-Phone:

(732) 727-3232

(732) 727-3500 ext. 660

NCUA
Federally Insured
By NCUA

