

Money Mentor

www.rbfcu.coop

Fall 2018

Time to LEARN & EARN up to \$300!

Raritan Bay FCU has some great news this back-to-school season. Get your kids the latest phones with Sprint® and get up to \$300 in cash rewards.

Become a Sprint customer, mention you're a Credit Union member and register at LoveMyCreditUnion.org/SprintRewards for your cash rewards.

EZ Pay

The quick and easy way to pay your bills is through our "EZ Pay" online secure system. Save time and money and never pay a late fee again! Access your accounts 24/7 from any computer with internet access.

- Free with RBFCU checking account
 - Eliminate postage fees
 - Pay virtually anyone in the U.S.
 - Ability to schedule payments in advance
 - Set up recurring payments
 - View online payment history
- Paying bills online puts you in control of your finances. Call us with any questions at **732-727-3500**; we're there for you. Or email us at memberservices@raritanbayfcu.org.



Vehicle Loans

As Low As

2.24%
APR*
Up To 30 Months



Where Did Summer Go?

It's Time For Cooler Weather And A Joyride In The Country!

Raritan Bay can help you drive away in a new set of wheels today. Fall is the best time to trade in a vehicle for a ride with fewer miles.

- Free pre-approvals put you in the driver's seat
- Up to 100% financing
- Flexible and convenient loan payment options
- Refinance to lower current monthly payment

We finance classic vehicles, RV's, motorcycle and boat loans, too.

Apply Today!

Apply online at www.rbfcu.coop, call **(732) 727-3500 ext. 220** or stop by the Credit Union.

*APR = Annual Percentage Rate. Rate is accurate as of Oct. 1, 2018. 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.



Harvest Your Savings This Fall With Our Low Rate Visa®

RBFCU's fixed rate Classic Card offers a competitive rate and a hassle-free way to pay. Ask us about our special promo for balance transfers.

- No annual fee
- No balance transfer fee
- Zero liability for unauthorized charges
- Accepted by millions of merchants worldwide

Apply For Our Classic Visa Now!

Apply online at www.rbfcu.coop, call **(732) 727-3500 ext. 220** or stop by the Credit Union.

*APR = Annual Percentage Rate. Contact the Credit Union for complete details. Other rates available based on creditworthiness.



Visa® Classic
Credit Card

As Low As

7.99%
APR*



Cash In A Snap With Popmoney®

Send or receive payments in an instant to anyone, anywhere with Popmoney® – all you need is a cell phone or email address.

Since you never exchange personal financial information, your transaction to/from your RBFcu checking account is completely secure.

Popmoney Benefits:

- Send cash gifts
- Transfer money for tuition
- Receive alerts to confirm sent/received payments

Enroll Today!

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

Visit www.rbfcu.coop to get started.



LOCATIONS

MAIN BRANCH

491 Raritan Street • Sayreville, NJ 08872

SOUTH RIVER BRANCH

93 Main Street • South River, NJ 08882

CONTACT US:

Phone: (732) 727-3500

Fax: (732) 727-2527

Teller-Phone: (732) 727-3232

(732) 727-3500 ext. 660

Web Address: www.rbfcu.coop



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KASASA PROTECT™



Around-The-Clock Security Protection For Your Finances

Activate Kasasa Protect™ today for comprehensive and affordable protection for your Checking Account. Receive alerts immediately of any suspicious activity.

- Annual credit reports
- Monthly credit score and tracker
- Dark web monitoring
- Lost wallet protection
- Full-service identity restoration
- Email alerts/credit alerts
- Enrollment is easy!

\$7.99 per month | Kasasa Account Holders

\$9.99 per month | Non-Kasasa Account Holders

Visit www.rbfcu.coop, call **(732) 727-3500**

or stop by the Credit Union to learn more.

Stay A Step Ahead During The Home Buying Process

Since competition for available houses can be tough in some markets, follow these tips to get the home you want - at the price you want to pay.

Be Ready: Decide what you must have in a home and make a list. Getting preapproved for a loan will also help you when it comes to making an offer and securing the home you want.

Search Your Address: Your potential home may have some secrets, like past crime incidents or problem neighbors. Google search the address to find out about any potential problems and to give you a knowledge advantage over other buyers.

Don't Fall in Love: Falling in love with a home might skewer your rationale. You might overlook design or construction flaws because you're blinded by the house.

Find a Good Realtor: Get recommendations from friends, or do some research to find a reputable realtor who will be able to find a good group of homes in your desirable neighborhood. A good realtor will also help in the negotiating process so you get the home you truly want.

Notes

2018/2019 Holiday Closings

Columbus Day – Monday, October 8, 2018

Veterans Day – Monday, November 12, 2018

Thanksgiving – Thursday, November 22, 2018

Christmas – Tuesday, December 25, 2018

New Year's Day – Tuesday, January 1, 2019