

Money Mentor

www.rbfcu.coop

Fall 2019

Holiday Fun Needs Funds!

With a personal loan from RBFCU, you'll get the money you need for holiday gifts, travel or home improvements that need to be finished before your guests arrive. Our low rates make a loan the smart choice, letting you skip the holiday hangover that can come when January's credit card bill arrives. Apply online or ask about our loan options next time you're in a branch.

Used Car Finance Options

Call it pre-owned, previously loved or new-to-you. Whatever term you choose, a used vehicle can be a great choice for your lifestyle and budget. At Raritan Bay FCU, we're here with great auto loan options to make sure your buying experience feels brand new. Low rates, flexible terms and financing for up to 100% of the purchase price mean you get into the right car, truck or SUV and the right payment, too! Even if you've already made your purchase, you can still save. Move your loan to RBFCU and refinance to lower your rate and payment. See how much you can save! Get started now at rbfcu.coop.



Holidays on a Budget

The holidays can be a time of great joy and great stress. As the lists of parties and gifts – do you really need to get something for your kids' bus driver? – keep growing, your budget can feel the pinch. So how do you celebrate and keep the season special without going overboard on spending? We've put together three simple money-saving ideas to consider:

- 1. Give the gift of time.** Everyone has a busy schedule and the holidays don't give you much free time so sometimes it can seem easiest to grab a bunch of gift cards for friends and coworkers. But you and your budget would enjoy a small get together more. Just a few hours set aside to catch up at someone's house will be remembered long after the gift card would be spent. Opt for a potluck or cookie exchange party to make it easier on the host and to save even more!
- 2. Narrow your gift list.** Giving gifts is one of the true joys of the holidays but if it stretches you financially, it takes the fun out of it. Speak with your friends and family about starting a new tradition. Some to consider? Draw names and buy for just one person in the group. That means everyone gets something, your savings account remains intact and you can focus on finding something special for one person instead of just crossing off names on a seemingly never-ending list. Have fun with it. Make your own rules like all gifts need to be handmade or you can only buy something related to a special memory you and the recipient share. Another option is to have everyone contribute a flat amount and then using that money for a special activity for the entire group. Let the group vote on what you do altogether or choose one thing that can become a cherished tradition.
- 3. Plan ahead with a special savings account!** Did you know that you can stash cash for the holidays all year 'round with a Holiday Club account from RBFCU? If you put just \$25 a week into the account January through September, you'll have over \$975 set aside that can help you deck the halls without maxing your budget or taxing your credit card.

Don't let the expenses of the holidays keep you from enjoying the special time of year. With a little planning, you can relax and enjoy all the joy of the season.





Save Time and Stamps!

We love to see you, but we know you're busy. Unless you just love licking envelope glue, free online bill pay is for you! Paying bills online is a tremendous time saver, and saves you money too. Say good-bye to postage fees as you easily pay all your bills through one secure system. You can access the system 24/7 from any computer with internet access.

Pay Other People with **popmoney**

Splitting a restaurant bill? Paying the babysitter? Pitching in on a holiday gift? For all the reasons you need to send money to someone, Popmoney® is here to make it simple and safe! It just takes an email address or phone number and you can securely transfer money to almost anyone. Learn more and get started in online banking at rbfcu.coop.



LOCATIONS

MAIN BRANCH

491 Raritan Street • Sayreville, NJ 08872

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\$200 CASH WHEN YOU SWITCH TO SPRINT®

Plus, lines 3, 4 and 5 FREE*



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Get Cash Rewards

*Restrictions apply

Raritan Bay FCU members, there's never been a better time to switch to Sprint.

Cash rewards & more

- Get up to \$200 cash when you switch two lines, plus lines 3,4 and 5 are FREE
- Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores

Nothing to lose & savings that add up

Credit union members can try Sprint's improved LTE service for 30 days worry-free. If you're not 100% satisfied, Sprint will refund phone costs, service costs and fees.

It's easy, here's how it works

- Switch to Sprint.
- Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
- In six to eight weeks, your cash rewards will be deposited directly into your account.

Visit LoveMyCreditUnion.org/Melvin to learn more.

After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.

Notes

Holiday Closings

Columbus Day –

Monday, October 14

Veterans Day –

Monday, November 11

Thanksgiving –

Thursday, November 28

Christmas Day –

Wednesday, December 25

New Year's Day –

Wednesday, January 1

