

# Money Mentor

www.rbfcu.coop

Fall 2020



Visa® Classic  
Credit Card

As Low As

**7.99%**  
APR\*



## Say "Buh-Bye" to Your High- Interest Credit Card

**Did you know that the average credit card interest rate is 16.03%?\***

It's time to say "buh-bye" to your high-interest credit card and say "hello" to a Visa® credit card from Raritan Bay FCU. With a Visa Classic Credit Card and a rate as low as 7.99% APR\*\*, you could save on your monthly credit card payment! Plus, with no balance transfer fees, making the switch has never been easier. Take advantage of a hassle-free way to pay.

**Apply today at [rbfcu.coop](http://rbfcu.coop).**

\*Source: [creditcards.com/credit-card-news/rate-report/](https://creditcards.com/credit-card-news/rate-report/)

\*\*APR = Annual Percentage Rate. 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.

## Stay in-the-Know About Our Core Conversion



On **Thursday, October 1, 2020**, we will be converting our core processor to an upgraded platform. Due to this conversion, all Raritan Bay FCU offices will be **closed on Thursday, October 1, 2020, and will not reopen until 12:00 p.m. on Friday, October 2, 2020**. All online services will also be suspended during this time.

### What do I need to do?

If you currently receive eStatements, you must download and save your statements prior to September 24th. Existing statements will not be immediately available on your new Online Banking.

Online Banking and EZ Pay (Bill Pay) will not be available after 3:00 p.m. on Wednesday, September 30th until Saturday, October 3rd.

All login credentials for Online Banking will remain the same, there is no action needed on your part.

If you utilize EZ Pay (Bill Pay) you may still schedule payments to be processed for October 1st through October 2nd. Those payments will not be affected and all of your current payee information will be transferred over. There is no action required on your part.

### There's a lot to look forward to!

- Mobile Deposit – (Coming in November)
- Paperless Receipts – have your receipts emailed to you!
- Upgraded Online Banking Portal

We understand that you may have questions about this conversion. Our team is here to help! Please do not hesitate to contact us at **(732) 727-3500** should you have any questions or concerns.

## Hassle-Free Car Buying

At Raritan Bay FCU, we understand that there are a lot of variables to consider when purchasing a vehicle. Whether you're the adventurous type looking for an SUV roomy enough to haul all of your camping and hiking equipment to Cheesecake State Park or are looking for a compact car to get around town, we're here to help. With competitive loan rates and flexible repayment terms, you can find the perfect car for you AND your budget. Before you shop, give us a call. When you get pre-approved for an auto loan, you can shop with confidence knowing that you're getting the lowest price possible.

Already have a car but worry you may be paying too much? We can help you, too! When you refinance your existing auto loan with Raritan Bay FCU, you can keep your car and save on your monthly payments by taking advantage of the same low rates.

**Get on the road today at [rbfcu.coop](http://rbfcu.coop).**



## Cash in on Your Home's Equity!

A Home Equity Line of Credit from RBFUCU works similar to a credit card. A HELOC provides you with revolving credit that's perfect for ongoing expenses or for giving your budget some extra padding when the unexpected happens. Plus, there's no need to reapply once you've been approved. Just draw from your available funds whenever you need to make a purchase!

## Holiday Closings

**Columbus Day** – Monday, Oct. 12

**Veterans Day** – Wednesday, Nov. 11

**Thanksgiving** – Thursday, Nov. 26

**Christmas Day** – Friday, Dec. 25

**New Year's Day** – Friday, Jan. 1

**System Conversion** –

Thursday, Oct. 1.

Opening at 12 p.m., Friday, Oct. 2

**Christmas Eve and New Year's Eve** –

Closing at 3:00 p.m.



## LOCATIONS

### MAIN BRANCH

491 Raritan Street • Sayreville, NJ 08872

### SOUTH RIVER BRANCH

93 Main Street • South River, NJ 08882

## CONTACT US:

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## How to Handle Halloween 2020

As if 2020 wasn't spooky enough, along comes Halloween to add an extra dash of scare to really shake things up. But in a world where self-isolation and social distancing have become the norm, it's easy to assume that haunted houses, hayrides, and streets flooded with pint-sized princesses and superheroes are a thing of the past, at least for now. But that doesn't mean the pumpkin-spiced fun that comes with this favorite fall holiday is. Before you jump straight to Thanksgiving, here are three ways your family can make the most of Halloween, or (should we say Quarantine-o-ween) this year.

### Drive-By Trick-or-Treating

We've all seen the parades of cars for drive-by birthdays, baby showers and other parties that have been flooding our social media feeds since March. This Halloween, load up your car, grab your candy and coordinate with your neighbors to host a drive-by trick-or-treat celebration! Drive through your neighborhood and (gently) toss goodies to the costumed kids in their yards, just like you would see in a Main Street parade. It's a great way to stay safe while taking part in the Halloween fun.

### Zoom Celebrations for the Adults

Aside from the daily meetings and weekly virtual happy hours, rally up your friends near and far for a Halloween party that's both safe and spooky. Pick a movie to watch or turn on some tunes and have a pumpkin carving contest. Dress up in costumes for some added fun!

### Go All Out with Decorations

Most people will throw some gourds on the table and stick a pumpkin welcome sign on the door and call it good on their fall decor. But this may be the year to step up your decoration game. Grab some orange and purple string lights to hang around the house. Let the kids help and use black construction paper and cut out cats, spiders, and other Halloween-themed shapes. Don't forget to check out websites like Pinterest for more DIY decoration ideas!



Love My  
Credit Union®  
rewards

### Get Rewarded for being a Raritan Bay FCU Member

Becoming a member of Raritan Bay FCU not only gets you higher dividend pay-outs and lower rates on loans – you'll also get access to tons of great discounts through **Love My Credit Union!** With Love My Credit Union Rewards, you can earn exclusive discounts on things from travel and entertainment to insurance and tax preparation.

Take advantage of credit union membership and learn more about Love My Credit Union online at [rbfcu.coop](http://rbfcu.coop) or by downloading the **Love My Credit Union app** on your smartphone.