

Money Mentor

www.rbfcu.coop

February 2017

Dream BIG!

Whether you need an escape-it-all vacation, emergency repairs or debt relief, come to Raritan Bay FCU for competitive-rate financing. You'll get funds fast, with no hidden fees, and can start living your dreams! Borrow up to \$10,000 for up to 48 months – all we need is your signature.

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.

Signature Loans

As Low As

6.50%

APR*

Borrow Up To \$10,000
For Up To 48 Months



Announcing New, Safer Visa® Platinum Credit Cards

Raritan Bay FCU will soon be issuing new EMV “chip” Visa® credit cards. The “chip” facilitates the exchange of information between the card, the terminal and the acquiring bank, including cryptographic authentication. This safely completes each transaction with an added layer of security to guard against fraud.

Members with an existing RBFCU Platinum Visa card will soon receive a replacement card. Don't have a Visa? [Apply for one today!](#)

Annual Meeting And Election Results

Wednesday, May 3, 2017 At 7 p.m.

Main Branch, 491 Raritan Street
Sayreville, NJ 08872

Come one, come all! We invite all member-owners to join Raritan Bay FCU and participate in the democratic process of our Annual Meeting. Voice your feedback and help us grow and improve your Credit Union. Progress updates, 2017 plans and Board of Director election results will be shared along with light refreshments. Mark your calendar!

Get Details!

Call (732) 727-3500, stop by or click [here](#).

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TurboTax®



Try TurboTax® – You May Just Win \$25,000!

Raritan Bay FCU members can save up to \$15 on TurboTax® federal products. Get your maximum refund, never fear an oversight, plus tax expertise around the clock. Oh, and how does winning \$25,000 sound?

[Learn More Here!](#)

It's Never Too Early To Think About Retirement Savings

Investing in your future is important for every personal financial plan. You can never go wrong opening up an RBFCU IRA any time of year. If you contribute to or open an IRA before tax day on April 18, you can also enjoy some great tax advantages*, and these benefits:

- Choice of Traditional or Roth IRA
- Competitive dividends, higher than regular savings
- Monthly dividend payment
- No annual fees or set up fees
- No minimum deposit to open

Open An IRA Today!

Visit [here](#) to learn more IRA options, stop by the Credit Union or call (732) 727-3500.

*Consult a tax advisor.



Rev Up Your Savings Behind New Wheels

Get a deeper discount at the dealership with a preapproved auto loan from Raritan Bay FCU. With zero down, flexible terms, plus a great rate and low payment, make sure to stop by before you head out car shopping.

RV, Boat And Motorcycle Loans

Days are getting longer and that means the temps will soon be rising and luring us outdoors to enjoy fun in the sun. Are you ready? Check out our low rates on boat, RV and motorcycle loans.

Apply Today!

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

*APR = Annual Percentage Rate. Rate is accurate as of Feb. 1, 2017. 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.



Bill Pay When And Where You Want

You're in control of bill paying with EZ Pay from Raritan Bay FCU. Both personal and business bills can be paid quickly, safely and conveniently. Avoid late fees simply by setting up recurring payments. EZ Pay is available all day, every day and is free with your RBFCU checking account.

EZ Pay Also Has These Advantages:

- Avoid late fees by setting up recurring payments
- Pay almost anyone in the United States
- Schedule payments in advance
- View online payment history



popmoney

Transfer Money At Your Fingertips

Members with a cell phone or email address can enjoy the benefits of Popmoney®! Send and receive payments to and from your checking or savings accounts to another person's account with this handy tool. Save time and hassle – Popmoney is quick, safe and convenient.

Popmoney Lets You:

- Send a cash gift
- Transfer money for your child's tuition
- Pay rent to your landlord or roommates
- Request money
- Receive alerts for sent/received payments

Enroll Today!

Visit [here](#) to get this service started.

Notes

Holiday Closing

Presidents' Day
Monday, February 20, 2017



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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

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By NCUA

