

# Money Mentor

www.rbfcu.coop

January 2017

## Overindulged This Holiday?

Give your budget some relief with a Raritan Bay Post-Holiday Loan. Borrow up to \$10,000 at an affordable rate for up to 24 months to help pay off debt, make emergency purchases or repairs or anything else you may need.

### Apply Today!

Apply online at [www.rbfcu.coop](http://www.rbfcu.coop), 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.

### Post-Holiday Loan Special

As Low As

# 5.99%

APR\*

Up To 24 Months  
Borrow Up To \$10,000



## Pay Bills The EZ Way

Raritan Bay FCU makes it easy to pay your bills through EZ Pay, our online bill pay service. It's safe, secure and dependable with 24/7 access through your checking account and online banking. And best of all, it's free!

### EZ Pay Features:

- Pay virtually anyone in the U.S.
- Saves payee information
- Schedule recurring payments
- Set up payment reminders

### Enroll Today

Visit [www.rbfcu.coop](http://www.rbfcu.coop) to get started.

## Join Us For Our Annual Meeting

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

**Main Branch, 491 Raritan Street, Sayreville, NJ 08872**

We encourage all members to attend our Annual Meeting and participate in our democratic process. You'll have a chance to give RBFCU feedback and offer suggestions on products and services and learn more about our plans for 2017.

Raritan Bay FCU is directed by unpaid volunteer Board members. Members wishing to run for a Board of Directors seat must submit a qualifications summary to the Board Secretary no later than January 21, 2017. All applicants are also required to submit a petition with the names of 100 primary members to the Board Secretary.

### Nomination Requirements For All Applicants:

**Minimum number of signatures:** 100

**Required information:** Signature plus printed name and FIRST 5 DIGITS of signer's social security number

**Minimum member age:** 18

**Summary submission due date:** January 21, 2017

**Petition submission due date (RECEIVED BY):**  
5:00 p.m. on March 15, 2017

**Submit completed forms by mail or in person, to:**

Raritan Bay FCU, 491 Raritan Street, Sayreville, NJ 08872

Attn: Nominating Committee

Election results for our Board of Directors will be announced at the Annual Meeting. For more information, call **(732) 727-3500**, stop by or visit us at [www.rbfcu.coop](http://www.rbfcu.coop).





## Members Get Discounted Tax Services

Save on tax preparation and filing services through TurboTax® as a member of RBFUCU. TurboTax Federal Products are discounted up to \$15. Visit [www.rbfcu.coop](http://www.rbfcu.coop) and click on the Financial Tool Box to get started.

## If You're Buying A Home In 2017, Talk To Us About A Mortgage

If you're searching for your first home or the home of your dreams, Raritan Bay FCU offers a variety of mortgage options, including first mortgages and refinancing, with competitive rates, favorable terms and low closing costs. Contact the Credit Union at **(732) 727-3500 ext. 220** to find the mortgage that's right for you and your budget.

RBFUCU NMLS #646451



### 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

Web Address: [www.rbfcu.coop](http://www.rbfcu.coop)



## New & Used Vehicles

As Low As

# 1.99%

APR\*

Up To 30 Months



Get Pre-Approved Before You Shop!

## Drive Happy In 2017

With a new year comes a new vehicle for you. With low rates from RBFUCU you can afford to get the auto that lets you drive away happy. Enjoy flexible terms with up to 100% financing.

### RV Loans

Ask RBFUCU about affordable rates on recreational vehicles.

### Apply Today!

Apply online at [www.rbfcu.coop](http://www.rbfcu.coop) 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.



## Enjoy The Safety And Convenience

If you need to send someone money, or vice versa, Popmoney is the way to go. RBFUCU provides this person-to-person payment tool to make it easier to process payments to and from your checking account.

An email address or mobile number is all you need and Popmoney takes care of the rest – safely and securely. Access Popmoney through online banking in the EZ Pay tab.

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

### Use Popmoney To:

- Send a cash gift to family and friends
- Send money to your child at college
- Pay rent to your landlord or roommates

### Enroll Today!

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Notes

### Holiday Closings

**New Year's Day** – Monday, January 2, 2017

**Martin Luther King, Jr. Day** – Monday, January 16, 2017

**Presidents' Day** – Monday, February 20, 2017