

# Money Mentor

www.rbfcu.coop

July 2017

## Vacation Loans

As Low As

**5.99%**  
APR\*

Up To 24 Months

Borrow  
up to  
**\$10,000**



## Smooth Sailing On Summer Excursions

Are you looking to upgrade your vacation destination or maybe just need extra spending money to really enjoy your time away? Raritan Bay can help you secure an affordable Vacation Loan instead of racking up credit card debt.

### Apply Now!

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.

## Selling Your Home?

If you're looking to sell your home, here are a few things to consider before you put your house on the market.

- Research home prices in your area
- Know your mortgage status
- Interview potential realtors
- Ask questions about the process
- Clean up, spruce up

**Talk to Raritan Bay's experienced lending team** who can help you evaluate your options.

## KASASA®

### Kasasa Checking Serves Up Sweet Rewards

Enjoy every scoop of satisfaction that awaits you with two free checking accounts: **Kasasa Cash®** or **Kasasa Tunes®** from Raritan Bay. Members can sugarcoat each swipe and indulge in convenient services like online banking, debit card purchases and direct deposit. Big rewards are yours like free music downloads with Kasasa® Tunes and higher dividends with Kasasa® Cash. No minimum balance to earn rewards, and no monthly service fee. And, you get refunds on ATM fees. Oh, and golly-gee, it's FREE!

### Scoop On Your Kasasa Rewards Today!

Open an account in minutes! Visit [www.rbfcu.coop](http://www.rbfcu.coop) to see all the benefits, call **(732) 727-3500** or stop by the Credit Union.



## New & Used Vehicles

As Low As

**1.99%**  
APR\*

Up To 30 Months



## Turbocharge Car Buying With Preapproval

If you're thinking about new wheels, stop at Raritan Bay first. Preapproval lets you steer the deal and amp up your negotiating power. Plus, enjoy these benefits:

- Up to 100% financing
- Easy and convenient loan payment options
- Refinance to lower your monthly payment

### Enjoy More Outdoors

Finance RV and boat loans up to 15 years.

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\*APR = Annual Percentage Rate. Rate is accurate as of July 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.

**Teachers' Special:**  
Only 10 Annual Payments To Bridge Your Income Gap



**Schedule  
To Pay All Bills  
Before You  
Leave On  
Vacation!**

**Visa® Platinum Credit  
Card Balance Transfer**  
As Low As  
**9.99%**  
APR\*

**No  
Balance  
Transfer  
Fee!**

**High-Rate  
Credit Card Debt  
Wipe You Out?**

**Transfer Your Balance And Save**

### Are You Using EZ Pay?

With so much to do in the summer – yardwork, kid carpools, vacations and more – why not simplify life with EZ Pay? It's safe, convenient and FREE with your RBFUCU checking account! Get 24/7 availability with an Internet connection, plus these advantages:

- Pay all bills using one screen
- Simplify transactions with saved payee details
- Avoid late fees with recurring payment setup
- Pay nearly anyone in the U.S.A.
- View online payment history

### Enroll Today!

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

Catch a wave of savings when you transfer your high-rate credit card balances. Shake off those double-digit interest rates and consolidate debt. Lower your monthly payment, enjoy the savings and these benefits:

- No annual fee
- No cash advance fee
- No penalty rates
- Earn ScoreCard® Rewards points with every purchase

### Apply Now!

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



### 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](http://www.rbfcu.coop)



### Send And Receive Money Securely

Transfer funds to and from your checking or savings account to anyone, anywhere – without exchanging personal financial information. All you need is a cell phone or email address – bam, that's it!

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



**Have A  
Summer Rental  
Property?  
Use Popmoney  
To Set Up Rent  
Payments**



### 2017 Holiday Closings

**Independence Day** – Tuesday, July 4

**Labor Day** – Monday, September 4

**Columbus Day** – Monday, October 9

