

Money Mentor

www.rbfcu.coop

June 2016



Debit Card Conversion

As of June 22, 2016 we will be converting all debit cards to EMV chipped cards. Part of this conversion will involve switching our cards from MasterCard® to Visa® with a brand-new account number. Follow instructions to activate your new card upon receipt.

EMV stands for Europay, MasterCard and Visa. EMV is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions. In the wake of numerous large-scale data breaches and increasing rates of counterfeit card fraud, U.S. card issuers are migrating to this new technology to protect consumers and reduce the costs of fraud.

If you have any bills set up to be charged to your debit card automatically such as gym memberships, iTunes® and Netflix® accounts, etc., you will need to switch these card numbers over to the new card on or after June 22, 2016.

Your current debit card will be deactivated on June 22, 2016. If you have not received your new card by this date, please contact the credit union at **(732) 727-3500**.

Home Equity Loans & Lines Of Credit

As Low As

3.75%
APR*

5-Year Term

Boost Your Curb Appeal This Summer

Summer season is home improvement season. Tackle those jobs – a new deck, kitchen remodel, garage conversion or bathroom update – while the weather is warm and the lending rates are good. A Home Equity Loan or Line of Credit is a great way to make those upgrades, with fixed-rate loans starting at 3.75% APR* for five years.

*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 a 5-year term, plus your individual creditworthiness. \$250,000 maximum, up to 80% equity.



Summer Money Possibilities For Kids And Teens

Earning summer cash is important for kids and teens. It helps establish a good work ethic and it gives them a sense of the importance of money and saving. Each age group is different in how they can earn. Here are a few key jobs for each age group.

Younger Kids: Children as young as four can benefit from earning money doing jobs around the house, like raking leaves, gardening, running a lemonade stand, taking out the trash and cleaning their room. For this, they'll get an allowance, which can help teach them how to recognize coins, working for their earnings and saving for things they want or need.

Tweens and Young Teens: Children ages 11-13 can also benefit from yard work and household chores, but they can also do other tasks away from the house, including dog sitting, light babysitting, newspaper delivery and lawn mowing.

Teens: These are the years to get summer jobs and learn not only saving and managing money, but also how to work with others. While younger teens might not be eligible to work certain jobs, there are jobs like lifeguards, camp counselors, dog walkers and babysitters. Check the local school district for rules on working permits and necessary clearances.

Other jobs to consider involve the internet and include blogging and article writing for websites, photography, Vine or YouTube video creator or designer. The more traditional teen jobs still exist and include working retail or food service, house cleaner or car washer, pool cleaner or working at the movie theater.

No matter what job your child or teen gets, having them earn and take care of their money is imperative. Make sure they open a savings account to keep their money safe and growing.



*APR = Annual Percentage Rate. Rates are accurate as of June 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.

Vacation Loans

As Low As

5.99%
APR*

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

Borrow Affordably For Your Vacation

When you travel, you want to know that you have the funds to indulge in some splurges. An affordable Vacation Loan, with fixed monthly payments, from Raritan Bay FCU gives you the money you need at a rate you can afford. Plus, you won't have to max out your credit cards with this deal, so you can venture wherever summer calls.

Apply [here](#), stop in a branch or call **(732) 727-3500, ext. 220**.

New & Used Vehicles

As Low As

2.49%

APR*

Up To 24 Months



*APR=Annual Percentage Rate. Rate is accurate as of June 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.

Affordable Summer Auto Loans

If you want to get on the road affordably this summer, come to Raritan Bay FCU before you start shopping for a new or used car. With low rates and flexible terms, you can finance your vehicle up to 100% and drive away knowing you got the best deal possible. Getting pre-approved also lets you know how much you can afford to spend before you step onto the car lot.

RV, Boat & Motorcycle Loans

Whether you're sailing, cycling or motoring, RBFCU has loans for all your recreational vehicles.

Apply Today!

Apply online [here](#) or call **(732) 727-3500, ext. 220.**



Get Surcharge-Free ATM Access Wherever You Travel

When you're on the road, you don't always have time to get to the credit union, which is why Raritan Bay FCU offers its members access to over 55,000 surcharge-free ATMs worldwide through

the Allpoint® network. With a free Allpoint ATM Locator app, you can use your mobile device to find the ATM nearest you, including at places like 7-Eleven, Costco and Walgreens. Travel worry-free this summer knowing that surcharge-free cash is an app away.

Get The App!

Find out more [here](#).



Transfer Your High-Rate Balances To An RBFCU Visa® Credit Card

If you think you're paying too much in interest on credit cards from other institutions, transfer your balances to the Raritan Bay Platinum Visa® credit card and you could lower the monthly payment on your existing balance. Plus, you'll also enjoy these other benefits:

- Earn ScoreCard® Rewards points every time you shop
- No balance transfer fees
- No annual fee
- 25-day grace period on new purchases



Apply And Save Today!

[Apply online](#) now or call **(732) 727-3500, ext. 220.**

*Contact the credit union for complete details and rates. Rates available based on creditworthiness.

School's Out – Hit The Refresh Button With Our Teacher's Loan

When school is out, we make it easy for teachers to enjoy every minute of summer break with our budget-friendly Teacher's Loan. Borrow at our low rates, but only make payments for 10 months a year, skipping July and August.

Advantages Include:

- Low rates
- Auto & signature loans available
- Make only 10 payments per year
- Skip your July & August loan payments

Get Refreshed – Apply Today!

Apply online [here](#) or call us at **(732) 727-3500, ext. 220** and ask about our Teacher's Loan option today.

*Qualified borrowers only. Interest will continue to accumulate on your loan during the months a payment is not made. Please contact a Credit Union Representative for rates, terms and conditions.



Notes

Holiday Closing | Independence Day – Monday, July 4, 2016



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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

Federally Insured
By NCUA

