

Money Mentor

www.rbfcu.coop

March 2017

Please Come To Our Annual Meeting

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

Main Branch
491 Raritan Street
Sayreville, NJ 08872

We warmly welcome all member-owners to participate at the Raritan Bay FCU Annual Meeting while enjoying fellowship and light refreshments. Learn about RBFCU progress and plans for 2017 and let us know where you'd like to see improvements. Board of Director election results will be announced. We hope to see you there.

Get Details!

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



TurboTax® Savings

All Raritan Bay FCU members can save up to \$15 on TurboTax® federal products. You'll also save time with this easy-to-use service that promises to get you the maximum refund. [Get started with TurboTax today!](#)

Get Your Refund Faster!

Simply file electronically and directly deposit your refund. In the refund section of forms 1040, 1040A or 1040EZ, follow these steps:

1. Select "checking"
2. Enter Raritan Bay's ABA transit/routing number: 221278488
3. Add your account number



New & Used Vehicles

As Low As

1.99%
APR*

Up To 30 Months

Spring Fever Got You Itching For New Wheels?

Before you head to the dealership, stop by and get preapproved for an affordable RBFCU auto loan first. With 100% financing, flexible terms, plus a great rate and low payment, you'll enjoy haggle-free car shopping.

RV, Boat & Motorcycle Loans

Raritan Bay also finances recreational vehicles at great low rates so you can enjoy every ounce of pleasure in the great outdoors affordably.

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 March 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.

Renting Vs. Buying A Home

There are many things to consider when making one of the biggest decisions of your life. Here are a few big ones.

What's Your Budget And Financial Situation?

A traditional down payment is 20% of the home's price – hefty for first-time homebuyers. If that's a stretch, it may be tough to afford other homeowner costs plus other expenses and debt.

How Stable Is Your Employment?

Keeping your job for at least five years or considering a cross-country move for a new position? Is your employer about to merge or go bankrupt? When you rent, you're only out a couple months rent if you make a drastic change. Home ownership is a major commitment.

Are You Ready To Commit To A Neighborhood For Five Years Or Need More Flexibility?

Housing markets are not created equal but generally buying a home saves money – **in the long run**. Transaction costs of buying and selling a home are costly unless spread out over a minimum five years.

Do a lot of soul-searching. Gather research. Take field trips to neighborhoods. Attend open houses. Utilize online calculators.

Talk to us at RBFCU. We can help you be realistic about payment affordability and get you pre-qualified for a home loan if you decide to take the plunge into homeownership.



It's Easy To Get Rewarded With Free Kasasa® Checking Accounts

Choose between two free checking accounts: Kasasa Cash® or Kasasa Tunes® to get big rewards just by using other standard services with Raritan Bay. It doesn't get any easier than that! Each checking account offers unique rewards to members. Choose the account that suits your tastebuds.

Kasasa Cash rewards you with high dividends for meeting these qualifications:

- \$25 minimum deposit to open
- Minimum of 10 signature-based debit card purchases per month
- Enrolled in and user of Online Banking
- Receive e-Statements instead of paper statements
- Utilize direct deposit or automatic payment

Kasasa Tunes free checking offers free media downloads so you earn iTunes® or Amazon.com® reimbursements each month you qualify when you:

- Have a minimum of 10 signature-based debit card purchases per month
- Receive e-Statements instead of paper statements
- Are enrolled in and user of Online Banking

KASASA



Start Earning Kasasa Rewards Today!

Call (732) 727-3500 or [visit here to open a Kasasa Checking account](#).

Send, Request And Receive Money With

popmoney

Members with a cell phone or email address can enjoy the benefits of Popmoney!® Transfer money to and from your checking or savings account to just about anyone without exchanging personal financial information. Popmoney is quick, safe and convenient and saves you time. Learn more about Popmoney and [watch this video](#).

Do All This And More With Popmoney:

- Send cash gifts
- Transfer money for education expenses
- Set up monthly rent payments
- Receive alerts to confirm sent/received payments

Enroll Today!

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

Simplify Your Bill Paying Task

With an Internet connection, you can adopt EZ Pay as your new way of paying bills. It's safe, quick and convenient and best yet, simplifies this tedious task. EZ Pay is available 24/7, and it's free with your RBFCU checking account.

EZ Pay Advantages:

- Pay all bills from one screen
- Saves payee information for future transactions
- Avoid late fees by setting up recurring payments
- Pay almost anyone in the United States
- Schedule payments in advance
- View online payment history

Don't Wait – Enroll Now!



Whether You Travel Near Or Far, Members Get Free ATM Access Worldwide

Raritan Bay has partnered with the Allpoint® Network to get members access to over 55,000 surcharge-free ATMs here, there and everywhere! So when you need to access your cash, you won't ever pay a fee with Allpoint. Get the free Allpoint ATM Locator app, so you can always find the nearest ATM using your mobile device. [Learn more about Allpoint Network here.](#)

Get The Free App!



www.rbfcu.coop



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

