

# Money Mentor

www.rbfcu.coop

May 2017

## Grab Your Flip Flops And Shades – It's Time For Some R&R!

### Vacation Loans

As Low As

**5.99% APR\***

Borrow Up To \$10,000

Terms Up To 24 Months

Work hard, play hard. Not a bad motto to live by, but sometimes your budget can't be budged. Get a little help from a friend and borrow up to \$10,000 from Raritan Bay FCU. Enjoy an affordable rate for up to 24 months and lots of fun in the sun!

### Apply For A Vacation Loan Today!

[Apply online here](#), 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.



Return Coupons  
5 Days Prior To Month  
You Want To Skip.

Drop Form Off At RBFCU  
Or Fax To  
**(732) 553-9049**

## Give Your Loan A Vacation With Skip-A-Pay

Soak up more summer by skipping your summer loan payments in June, July or August. With the Vacation Skip-A-Pay Program, you can choose to take a payment break one month. Submit your form and \$30 for the skipped loan payment to Raritan Bay FCU at a branch or by fax (732) 553-9049, according to the following schedule. We can deduct the fee from the account indicated on your form or you can send a check payable to Raritan Bay FCU.

### Month To Skip A Payment

June

July

August

### Date Form Due

May 27

June 26

July 27

## Sign Up For Summer Skip-A-Pay!

[Get your Skip-A-Pay form here](#) or stop by the Credit Union.



## Cash + Tunes + Rewards + Refunds = FREE Kasasa Checking

Cut loose from restrictions and fees with two free checking accounts: **Kasasa Cash®** or **Kasasa Tunes®** from Raritan Bay. Each checking account option offers big rewards to members, so choose the one that fits your lifestyle. Either option is free, has no minimum balance to earn rewards and no monthly service fee. And, you get refunds on ATM fees.

**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 as follows:

- Minimum of 10 signature-based debit card purchases per month
- Receive e-Statements instead of paper statements
- Enrolled in and user of Online Banking



### Open An Account In Minutes – Start Earning Kasasa Rewards Today!

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

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## Paying Sky-High Credit Card Interest? Lower Your Payment With A RBFCU Visa® Platinum Card

It's easy to transfer. And it's free! Unload your debt and transfer to a RBFCU Visa® Credit Card with a below-average interest rate. Compare for yourself, plus, get these benefits:

- [ScoreCard Rewards](#) points earn you [ScoreCard catalog](#) selections
- No annual fee
- No balance transfer fee
- 25-day grace period on purchases
- Now with EMV chip – an added layer of security against fraud

### Lower Your Payment And Save – Apply Now!

Call (732) 727-3500 or [apply here for a RBFCU Visa today!](#)





## The Clock Is Ticking!

Compound interest is a powerful thing. And so is inflation. In general, Americans are not saving enough for retirement. Life expectancies continue to increase as do healthcare costs, but at an even faster rate. Moral of the story is: don't procrastinate. We're almost halfway through 2017. Have you put a retirement savings plan into action yet? Here's an example of a modest savings plan\* that equates to \$25 per week – likely what some spend on their weekly coffee. **Need help getting started?** Stop by Raritan Bay, let's talk.

Age Today	Investment Duration	Account Balance At Retirement Age 65
25	40 yrs.	\$56,636
40	25 yrs.	\$33,598
55	10 yrs.	\$13,002

Example assumes opening deposit of \$500 with contributions of \$100/month at an interest rate of 0.75%.

## People To See. Places To Go. Easy-Going With EZ Pay!

Memorial Day is around the corner and that means BEACH TIME! Expend your energy on fun, not finances and befriend EZ Pay. It's safe, quick and convenient – all you need is an Internet connection for 24/7 availability. Raritan Bay serves it up totally free with your RBFCU checking account.

### EZ Pay Advantages:

- Pay bills from a single screen
- Schedule payments in advance
- Saves payee details to simplify future transactions
- Avoid late fees with recurring payment setup
- Pay practically anyone in the U.S.A.
- View online payment history

[Enlist In Easy-Going And Enroll In EZ-Pay Today!](#)





# Hop Into New Wheels And Hit The Road!

## New & Used Vehicles

As Low As

# 1.99% APR\*

Up To 30 Months

Finance your new or used vehicle up to 100%, but don't forget to get preapproved first for the best deal. RBFCU auto loans deliver flexibility and affordability, plus a great rate and low payment. Get geared up for awesome road trips.

## RV, Boat & Motorcycle Loans

Bring your budget to Raritan Bay's experienced lending team to help you finance any recreational vehicle up to 15 years.

## Apply Today!

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

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



## Save Time With **popmoney**

Popmoney is a handy tool that's easy to use and provides a quick, safe way to send and receive money. Conveniently transfer funds to and from your checking or savings account using a cell phone or email address – it's that simple. Plus, there's no need to exchange personal financial information.

### Popmoney Benefits:

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

### Enroll In Popmoney Today!

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

Notes

## 2017 Holiday Closings

Memorial Day – Monday, May 29

Independence Day – Tuesday, July 4





## LOCATIONS

### MAIN BRANCH

491 Raritan Street  
Sayreville, NJ 08872

### SOUTH RIVER BRANCH

93 Main Street  
South River, NJ 08882

### PARLIN BRANCH

**CLOSING JULY 1, 2017**

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

