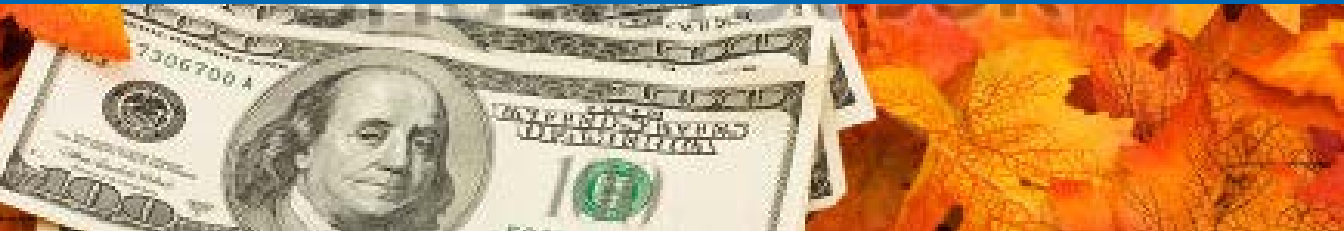


Money Mentor

www.rbfcu.coop

October 2016



Money Tips For Fall

As the leaves turn colors this season, turn your attention to your finances and make these moves so you can save the maximum amount, update your financial goals and clean up your credit.

Put More Into Retirement – As the year winds down, it's good to get as much into your retirement savings as is allowable on your 401(k) and IRA accounts.

Review Your Finances – From investments to debts, it's good to know where you are financially, and that's especially true if you've had a big event in your life, like a wedding, moving, new job or retirement.

Open A Holiday Account – Many of us spend too much during the holidays. A holiday account can help you save throughout the year specifically for gift buying season.

Winterize Your Home – Leaky doors and windows can lead to high heating bills. So can faulty heating systems. Starting the winterizing process now can help you budget for things that need to be fixed before the chill sets in.

Prep Your Car – Check your tires for excess wear, change your wiper blades and get a maintenance check before winter comes.



New & Used Vehicles

As Low As

2.49%
APR*



Great Fall Rates On New & New-To-You Autos

If you're in the market for a new or used vehicle, get pre-approved for an affordable auto loan at RBFCU to get the most for your dollar. Enjoy low rates and flexible terms, and financing for up to 100% of the vehicle's value.

RV Loans

RBFCU also offers affordable rates on recreational vehicles.

Apply Today!

Apply online at www.rbfcu.coop or call (732) 727-3500 ext. 220.

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

Signature Loans

As Low As

**Borrow
Up To
\$10,000**

6.50%
APR*



Borrow Affordably For Whatever You Need

If you need funds now, for any reason, RBFCU lets you borrow at an affordable rate just by using your signature. With a Signature Loan you can borrow up to \$10,000 for up to 48 months to help pay off debt, make emergency purchases or repairs, or anything else.

Apply Today!

Apply online at 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.



Affordable Mortgages Available For All Home Buyers

If you're house hunting this fall, look to Raritan Bay FCU for a variety of mortgage options, including first mortgages and refinancing, with competitive rates, favorable terms and low closing costs. Contact the credit union to discuss the mortgage option that's right for you and tailored to your needs and budget.

RBFCU 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



Put Visa® Gift Cards On Your List

It's not too early to shop for the holidays, and you can start by heading to the credit union to get the gift everyone loves to receive – Visa® Gift Cards. They can be used anywhere Visa is accepted and they can be replaced if lost or stolen.*



- Available in any amount from \$10 to \$1,000
- Low fee of \$4.00 to purchase card
- More flexible than specific merchant gift cards
- No more returning unwanted gifts

Pick up Visa Gift Cards at any Raritan Bay FCU branch office.

*Visa gift cards should not be used at the following locations: ATM, gas (pay at the pump), hotels, car rentals. Restaurant transactions have 20% added to initial authorizations to allow for any tips that will be added.

Notify Gift Card Customer Care Service immediately of any fraudulent use at 866-833-2370.



Save Each Month With A Balance Transfer

If you're paying too much in interest charges from high-rate credit card balances, you could be saving on your monthly bill by transferring those balances to a Raritan Bay Platinum Visa.® It's a great way to consolidate your debt.

No Balance Transfer Fees!

Apply online today at www.rbfcu.coop or call **(732) 727-3500 ext. 220**.

Contact the Credit Union for complete details.

Notes

Holiday Closings

Columbus Day, Monday, October 10, 2016

Veterans Day, Friday, November 11, 2016

Thanksgiving Day, Thursday, November 24, 2016

Christmas Holiday, Monday, December 26, 2016