

Money Mentor

www.rbfcu.coop

Fall 2017

On-The-Go Bill Paying

RBFCU checking account holders get **EZ Pay** for FREE! It's a breeze to pay bills wherever your travels take you with an Internet connection. It's safe, quick and convenient.

EZ Pay Benefits:

- Save time by scheduling recurring payments
- Avoid late fees with payment reminders
- Pay nearly anyone in the U.S.A.
- View online payment history 24/7

Enroll Today!

Visit www.rbfcu.coop to get started.

Thinking Of A New Home?

RBFCU has affordable options for first mortgages and refinancing. The process can be overwhelming. We'd love to help simplify your steps. Just drop by and our loan advisors can paint a realistic picture of desirable scenarios.

- Low fixed and adjustable rates
- Budget-friendly repayment terms
- Free pre-approvals

Call **(732) 727-3500 ext. 220** to set up an appointment today!

RBFCU NMLS #646451



Power Your Jingle With Our NEW Visa®

Holiday spending season has arrived. Count on RBFCU for a competitive credit card rate and a hassle-free way to pay. If you need to consolidate high-rate debt, ask about our special promo for balance transfers.

- No annual fee
- No balance transfer fee
- Zero liability for unauthorized charges
- Accepted by millions of merchants worldwide

Apply For Our NEW Visa Now!

Apply online at www.rbfcu.coop, call **(732) 727-3500 ext. 220** or stop by the Credit Union.

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



Visa® Classic Credit Card

As Low As

7.99%
APR*



HIT THE BRAKES!

New & Used Vehicles

As Low As

1.99%
APR*

Up To 30 Months



Ask About Our Classic Car Loan Program!

Whether you're trading in or trading up, Raritan Bay can help get you zooming in new wheels – **FAST!**

- Free pre-approvals put you in the driver's seat
- Up to 100% financing
- Flexible and convenient loan payment options
- Refinance to lower current monthly payment

Fall Foliage Beckoning You Outdoors?

We finance RV, motorcycle and boat loans, too.

Apply Today!

Apply online at www.rbfcu.coop, call **(732) 727-3500 ext. 220** or stop by the Credit Union.

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



Cash In A Flash With Popmoney®

Send or receive payments in an instant to anyone, anywhere with Popmoney® – all you need is a cell phone or email address. Since you never exchange personal financial identification, your transaction to/from your RBFCU checking or savings account is completely secure.

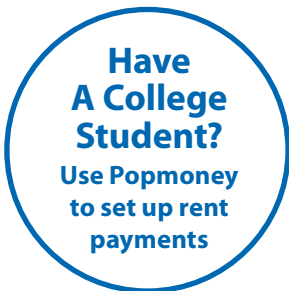
Popmoney Benefits:

- 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 to get started.



One Size Fits All – Visa® Gift Cards

Perfect gift have you stumped or pressed for time? Grab a stress-free present with a RBFCU Visa® Gift Card. Everyone loves a gift card that never needs to be returned!

- Purchase cards in amounts from \$10 to \$1,000
- Low fee of \$4.00 to purchase card
- Accepted at retail and online merchants anywhere Visa is accepted

Purchase A Gift Card At Any Branch!

Avoid using gift cards at ATMs, pay-at-the-pump gas, hotels or car rentals. Restaurant transactions add 20% to initial authorizations to allow for tips. Notify 1-866-833-2370 immediately regarding fraudulent use.



Roll Out The Red Carpet Here Comes Kasasa® Checking



Enjoy the star power of earning rewards with RBFCU's Kasasa Checking. Every time you tap convenience services like online banking, debit card purchases and direct deposit, your rewards get more glamorous. Choose Kasasa® Tunes for free music downloads or Kasasa® Cash to earn higher dividends.

Both options spotlight:

- No minimum balance to earn rewards
- No monthly service fee
- Refunds on ATM fees

Open A Kasasa Account In Minutes!

Visit www.rbfcu.coop to see all the benefits, call **(732) 727-3500** or stop by the Credit Union.



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



2017/2018 Holiday Closings

Columbus Day – Monday, October 9

Veterans Day – Saturday, November 11

Thanksgiving – Thursday, November 23

Christmas – Monday, December 25

New Year's Day – Monday, January 1