

Money Mentor

www.rbfcu.coop

September 2016



Signature Loan

As Low As

6.50%
APR*

Borrow Up To \$10,000
Terms Up To 48 Months



Need Funds Now?

RBFCU wants you to have the money you need at a rate that's affordable, so you don't get behind. With a Signature Loan, borrow up to \$10,000 for up to 48 months for any reason – to pay off debt, take a vacation, make emergency repairs or anything else. Your signature is all you need.

Apply Today!

[Apply online](#), call **(732) 727-3500 ext. 220** or stop by the credit union.

Tips For A Healthy Fall

When the weather cools down, we tend to spend less time outdoors and less time moving around. Follow these tips to keep healthy, active and motivated during the autumn season and beyond.

Get Your Flu Shot – The best way to protect yourself against all the flu germs flying around is to get vaccinated.

Don't Overindulge On Halloween Treats – Leave the candy to the trick-or-treaters and opt for healthier snacks like nuts and fruits.

Get Outdoors – Yes, the weather may be cooler, but a dose of fresh air and a walk can boost your mood and keep you in shape. Just dress accordingly.

Head Indoors For Exercise – If the weather gets too chilly, now is the time to join a gym. Or stay home and do yoga, jump rope or make the investment on a home exercise machine.

Get Heart Healthy – Fall is a great time to make an appointment and get your heart and cholesterol checked before holiday eating season begins.

Wash Your Hands – Cold and flu season kicks in this time of year, so make sure you wash thoroughly after touching door handles and public surfaces.



New & Used Vehicles

As Low As

2.49%
APR*

Up To 24 Months

See Fall Foliage From Your New Car

Great rates are available for new and used vehicles, so you can get into a new auto as the leaves turn color. Get pre-approved at RBFCU so you know how much you can spend at the dealership. Enjoy low rates and flexible terms, and financing for up to 100% of the vehicle's value.

RV Loans

RBFCU also features affordable loans on RVs, just in time for tailgating season.

Apply Today!

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

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

Transfer Your High-Rate Balances And Save

You could lower your monthly credit card payment by transferring your high-rate balances to a Raritan Bay Platinum Visa.® Save on interest and consolidate your debt with this great offer!

No Balance Transfer Fees!

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

Contact the credit union for complete details.



Get Account Access On The Go With TouchBanking

Banking on the go is as easy as picking up your mobile device and using the TouchBanking App* from Raritan Bay FCU. Access your accounts 24/7 with a touch of your finger on your smartphone or tablet. You'll be able to transfer funds, make payments, check your balances and more with this secure app. Simply download the free **TouchBanking** app from the Apple App Store or Google Play Store for Android™ devices and enter the access code: **raritanbay**. If you have trouble signing in, put a 0 in front of your account number. For more information on TouchBanking, visit [here](#) or call **(732) 727-3500**.

*Mobile Banking requires an eligible account and mobile device. Message and data charges may apply.



EZ Pay Is A Better Way To Pay Bills

EZ Pay is the online bill pay service from Raritan Bay FCU where you can securely pay your bills conveniently 24/7 through your checking account. It's free and accessible through online banking.

The Ease Of EZ Pay:

- Reduces paper waste
- Pay virtually anyone in the U.S.
- Saves payee information for future payments
- Ability to schedule recurring payments in advance
- View online payment history
- Set up payment reminders
- Pay all bills through one screen

[Enroll Today!](#)

popmoney

Conveniently Pay Or Receive Money With Popmoney®

Paying someone, or receiving a payment, has never been easier, thanks to Popmoney, a person-to-person payment tool we provide for our members that lets you send and receive payments from your checking account to another person's account. It doesn't matter where the recipient is or what bank they use. Just have their email address or mobile number available and Popmoney takes care of the rest!

Use Popmoney To:

- Send a cash gift to family and friends
- Send money to your child at college
- Pay rent to your landlord or roommates
- And much more!

If you're enrolled in Bill Pay, you can start using Popmoney!

[Click here](#)

Access Popmoney through online banking in the EZ Pay tab

Notes

Holiday Closings

Labor Day – Monday, September 5, 2016
Columbus Day – Monday, October 10, 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

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Teller-Phone:

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NCUA
Federally Insured
By NCUA

