

Money Mentor

www.rbfcu.coop

Spring 2018



Loans For Teachers!

At Raritan Bay FCU we have loans that work around your schedule. With our Teacher Loan program, you can take a break from your loan payments during the summer when funds might be a little tighter.

This special loan program is designed just for you!

You'll be scheduled to make just 10 payments during the year, instead of 12.

- Repayment terms that accommodate the school calendar*
- No need to make payments during July and August
- Use payment plan for a number of loan types:
 - Auto loans
 - Personal loans
- No hidden fees
- Credit life insurance and disability insurance available
- Prompt, local decision-making and processing

Call us at **732-727-3500, ext. 220** to ask about our teacher loan option today!

*Qualified borrowers only. Interest will continue to accumulate on your loan during the months a payment is not made. Please contact a Credit Union Representative for rates, terms and conditions.



There's No Place Like Home!

We have affordable financing to help turn your house into a home.

Home Equity Line Of Credit

Tap into your home's equity to spruce up, spread out or buy something special. Your home's equity is not only affordable; it's convenient.

Buy Your Dream Home

Today's low rates make home ownership a reality. Whether you are buying your first home, trading up or downsizing, we can help you get into the home that's right for you.

- Low Fixed and Adjustable rates
- Free pre-approvals.

Call **(732) 727-3500, x220** to learn more today!

Spring Is In The Air

Turn over a new leaf and transfer your high rate credit card balances to a RBFCU Visa® Classic Credit Card and save!

- NO balance transfer fees
- NO annual fees
- NO liability for unauthorized charges

Apply Today!

Visit **www.rbfcu.coop**, call us at **(732) 727-3500, x220** or stop by the Credit Union.

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

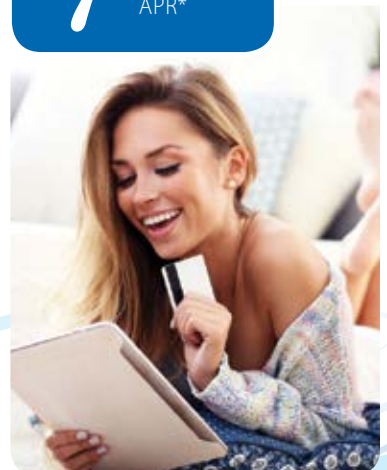


Visa® Classic
Credit Card

As Low As

7.99%
APR*

No
Balance
Transfer
Fee!





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KASASA PROTECT™

**24/7
Monitoring
That Includes
Dedicated
Support
Team**

24/7 Identity Theft Protection

Activate Kasasa Protect™ today for comprehensive and affordable protection for your Checking Account. Helps you proactively manage your financial health and monitor your identity, so you can rest more easily.

- 24/7 credit monitoring
- Annual credit reports
- Monthly credit score and tracker
- Dark web monitoring
- Lost wallet protection
- Full-service identity restoration
- Email alerts/credit alerts
- Enrollment is easy!

\$7.99 per month | Kasasa Account Holders

\$9.99 per month | Non-Kasasa Account Holders

Visit www.rbfcu.coop, call (732) 727-3500 or stop by the Credit Union to learn more.

76th Annual Meeting!

You are invited to attend our Annual Meeting and learn about what we are planning for the year. Election results will also be announced. If you are interested in volunteering on our Supervisory Committee, please contact us at (732) 727-3500 or submit a letter to V.P. of Human Resources, 491 Raritan St, Sayreville, NJ 08872. Responsibilities include: assessing and reporting the effectiveness of Credit Union operations and its employees, recommendations for improvements and/or corrections as necessary.

Date: Wednesday, May 2, 2018 at 7 p.m.

Location: Main Branch, 491 Raritan St, Sayreville, NJ 08872

Discover Sprint's® Network Reliability & Cash Rewards



Reliability

You can also enjoy the reliability of Sprint's® network, which now beats T-Mobile and performs within 1% of AT&T & Verizon.* And, a great price for fully featured Unlimited.

What You Get:

- Members get a **\$100** cash reward for **every new line** you activate with Sprint
- Current Sprint customers receive a **\$50** cash reward for **every line** transferred into Sprint Credit Union Member Cash Reward
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**
- Credit Union members are eligible for **25% off accessories** with this program

How You Get It:

1. Become a Sprint customer and mention you're a Credit Union member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. In six to eight weeks, rewards will be directly deposited into your Credit Union account.



*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.



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



2018 Holiday Closings

Memorial Day – Monday, May 28, 2018

Independence Day – Wednesday, July 4, 2018