

# Money Mentor

www.rbfcu.coop

Spring 2019

New & Used Vehicles

As Low As

2.24%

APR\*

2018 & Newer | Up To 30 Months



\*APR = Annual Percentage Rate. Not a guarantee to lend. Not all will qualify. Rate determined by overall creditworthiness. See credit union for details.

## It’s Always a Good Time To Save on Your Car

Did you know that even if you have a car you love and a payment you like, you could still be paying too much for your auto loan? Many drivers finance vehicles at the dealership and focus on the monthly payment and not the interest rate. Here’s some good news from RBFCU! Talk to us about refinancing your auto loan and see how much you can save with a lower rate. You get to keep your car and more of your money each month! Haven’t made your purchase yet? Come and see us to get pre-approved before you shop. You’ll have the most negotiating power on the lot and the confidence that comes with knowing you’ve locked in a great rate!



## Are Meal Delivery Services Worth the Money?

With almost \$5 billion in sales in 2017 alone, it’s safe to say meal delivery services have caught on. If you haven’t tried offerings from companies like Blue Apron, Hello Fresh, or Home Chef already, you may be wondering, are they a smart choice for your budget? According to a Morning Consult poll, 59% of respondents listed high costs as their main concern about the plans. But the multibillion dollar industry’s appeal comes from a variety of factors.

### Cost is measured in more than \$

Meal delivery service success is most popular with Millennials and individuals earning over \$100,000 per year. These customers say they value time savings as much or more than financial savings. Eliminating the need to plan meals, create a grocery list, and actually shop for food puts free time back into their schedule, which can be rare.



### Quality of Ingredients

If saving money on your groceries is your main goal, it’s easy to reduce costs by buying low-quality food. Unfortunately, this strategy usually leaves you with an abundance of processed foods that lack nutrition and flavor. The most popular meal prep services rely on culinary chefs to design meals that combine high-quality ingredients to create a meal that’s healthy and delicious.

### Financial Expense

The most popular meal plans average \$10 per portion, making them considerably less expensive than the average restaurant dinner. If your schedule leaves you dining out often, meal services may actually save you money. As you decide whether to try one of these services, consider your expectations. If you want to spend less than you would planning and shopping for your own meals, you may be disappointed. But if you view these services as a timesaving option between cooking at home and going out to eat, the value becomes easier to see.

<https://morningconsult.com/briefs/brandsbrief-reluctant-meal-kit-customers-cite-costconcerns/>  
<http://money.com/money/4856342/bestmeal-kits-value/>



Put More Money in Your Pocket with RBFCU and Love My Credit Union Rewards!

You already know being a credit union member makes you more than just a faceless number attached to your accounts. It means being part of a community and sharing the good things with each other. That's why we keep finding ways to share the love of that community over and over again with exclusive credit union member only rewards and savings. Tax day is coming soon but there is still time to save up to **\$15 on TurboTax** federal products. Click the TurboTax link on the homepage at **rbfcu.coop** to learn more!

# \$100 CASH FOR EVERY NEW LINE

When credit union members activate new lines with Sprint®

For more information, go to **LoveMyCreditUnion.org/Melvin**



LOVE MY CREDIT UNION REWARDS

Even More Member Savings

Here's another special offer just for you! As a Raritan Bay FCU member, you can earn \$100 for every line you switch to Sprint! If you're switching to Sprint or adding a line, there's no limit to how much you can earn and save. Get \$100 per line – no strings attached. Visit **lovemycreditunion.org/Melvin** to start saving.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone lines activ. up to 15 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l discounts apply. Loyalty Reward: \$100/acct./yr. when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$100/acct./yr. deposit on their 12mo anniversary transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

\*\*After 1/31/2020 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5, with AutoPay. SD video streams up to 480p, music up to 500 kbps, gaming up to 2 Mbps. Data deprioritization during congestion. Other mo. charges apply.



LOCATIONS

MAIN BRANCH

491 Raritan Street • Sayreville, NJ 08872

SOUTH RIVER BRANCH

93 Main Street • South River, NJ 08882

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Join us for our Annual Meeting

All members are invited to our Annual Meeting, Wednesday, May 1 at 7 p.m. The meeting will be held at our Main Branch at 491 Raritan Street in Sayreville. Join the Board of Directors, staff and other members as we look back at the last year and share our plans for the future. The Board of Directors election results will also be announced.



Important Dates

Tax Filing Deadline – Monday, April 15

Annual Meeting – Wednesday, May 1

Holiday Closings

Memorial Day – Monday, May 27

Independence Day – Thursday, July 4