

# Money Mentor

www.rbfcu.coop

Summer 2018



## Send And Receive Money The Easy Way!

Send and receive money to or from just about anyone, regardless of their financial institution with Popmoney.® Easily and securely pay the babysitter, let friends pay you back for dinner or collect your roommate's share of the rent, all online! All you need is a cell phone or email address.

### Receiving Money

Once money has been sent, the recipient will receive an email or text message alerting them of the transfer.

If you are already enrolled in Bill Pay, you can start using Popmoney.

Visit [www.rbfcu.coop](http://www.rbfcu.coop) today.



## New Auto Loans

As Low As

**1.99%**  
APR\*

Up To 30 Months

## Used Auto Loans

As Low As

**2.49%**

Up To 30 Months



## Adventure Is Calling!

Where are you headed this summer?  
Drive away in style with a new ride.

- Up to 100% financing available on all purchases
- Car-buying & negotiating services available
- Participates with select New Jersey dealerships
- Customer advisor will find vehicle for you
- Directs you to participating dealer
- Get a pre-negotiated price

Get  
**Pre-Approved  
Before  
Shopping**

Call **732-727-3500, ext. 220** or stop by the Credit Union.

\*APR = Annual Percentage Rate. Other rates and terms available. Rate based upon creditworthiness. Rates subject to change without notice.

## Make Summer Vacation Even Better!

**VISA**

Why pay more than you have to?  
With our low rate Visa Card you can  
have fun at a rate you can afford.

- Credit limit up to \$50,000
- No annual fee
- No balance transfer fee

Apply Online Today! [www.rbfcu.coop](http://www.rbfcu.coop)

Visa® Classic  
Credit Card

As Low As

**7.99%**  
APR\*

\*APR = Annual Percentage Rate. Other rates and terms available. Contact the Credit Union for details.



## Life Just Got Easier!

Save yourself time and avoid late fees!  
With EZ Pay you can simplify your life.  
It's safe, easy and FREE.

- Pay Bills online 24/7
- View online payment history
- Avoid late fees with recurring payment set up

**Enroll Today!**

Visit [www.rbfcu.coop](http://www.rbfcu.coop) to get started.



# K

## KASASA PROTECT™



### Fraud Is On The Rise. Stay Prepared.

There's a battle underway for your identity, and criminals don't fight fair. Kasasa Protect™ is like invisible armor for your sensitive information. It works 24/7 to monitor your personal and financial data and alerts you if suspicious activity occurs.

- Annual credit reports
- Monthly credit score and tracker
- Dark web monitoring
- Lost wallet protection
- Identity restoration

**\$7.99 per month | Kasasa Account Holders**

**\$9.99 per month | Non-Kasasa Account Holders**

Visit [www.rbfcu.coop](http://www.rbfcu.coop), call **(732) 727-3500**

or stop by the Credit Union to learn more.

**Get A  
\$100 Cash  
Reward With  
Each New  
Line.\***

### Another Benefit Of Membership From Raritan Bay FCU

#### Three Great Ways Membership Pays With Sprint®

Looking for a great plan and a little extra cash? Raritan Bay FCU members can tap into the Sprint® Unlimited Plan and these amazing cash rewards:

1. Members can get a \$100 cash reward for each new line you activate with Sprint.\*
2. Current Sprint customers receive a \$50 cash reward for each line transferred into Sprint Credit Union Member Cash Rewards.\*
3. Plus, you'll get a \$50 loyalty cash reward every year for each line.\*
4. Credit Union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program

#### Get Started Today!

- Become a Sprint customer and mention you're a Credit Union member
- Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
- Allow up to six to eight weeks to see rewards directly deposited into your Credit Union account

Get all the benefits of Credit Union membership. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more.

\* Restrictions apply. See terms and conditions.

### Attention Teachers!

Ask about our special summer program where teachers are eligible to skip their payments during the summer months. Instead of 12 monthly payments, you may pay 10 months\* instead.

- No hidden fees
- Auto & Personal Loans
- Repayment terms that accommodate the school year calendar\*

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

\*Qualified borrowers only. Interest will continue to accrue on your loan during the months a payment is not made. Contact the Credit Union for details.



#### 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](http://www.rbfcu.coop)



#### 2018 Holiday Closings

**Independence Day** – Wednesday, July 4, 2018

**Labor Day** – Monday, September 3, 2018

**Columbus Day** – Monday, October 8, 2018