

Money Mentor

www.rbfcu.coop

Summer 2019

Mind the GAP

GAP coverage is an optional protection plan offered with auto loans or leases, and depending on the plan coverage limits, it effectively waives most of, if not all, the remaining balance on your loan. While your auto insurance plan's comprehensive and collision policies cover your vehicle's value in the event that it is totaled or stolen, GAP coverage is designed to ensure you don't get stuck making payments on a car you no longer own.



If you have questions about Guaranteed Asset Protection or want to know how to add it to your existing auto loan, contact a financial representative at Raritan Bay FCU. We can help you review your current financing situation and determine whether GAP coverage is right for you.



Get Road Trip Ready

Sick of sweating on your commute? Wondering where all the suitcases are going to go on your summer vacation? If the air conditioning is broken, your car is too small for the family or if you're just ready for something new, Raritan Bay FCU has an auto loan rate that will keep your summer fun budget on track. Get pre-approved before you shop and you'll know exactly how much car you can afford and drive off with a payment you'll like. If you finance at the dealership, you could end up paying too much. Stop by to get pre-approved or start online now at rbfcu.coop.



Money When You Need It Most

Summer is one of the busiest times of the year and that means it can also be one of the most expensive. Whether it's a family vacation, dream wedding or planning for back-to-school expenses, Raritan Bay FCU is here with a loan to help. With low, fixed rates, you get a manageable monthly payment with no surprises. Don't put off what you need to do today. Let RBFCU help you with the money you need!

This Card Is An Instant Classic

Introducing Raritan Bay FCU's Visa® Classic! You can count on RBFCU for a competitive credit card rate and a hassle-free way to pay. With no annual fee, you pay only when you use the card. Looking to save money? Consolidate high-rate debt when you transfer over the balance from your existing credit cards with no balance transfer fee! Get started with your new Visa® Classic now at rbfcu.coop!



Welcome Home From RBFCU!

Home ownership is a milestone that we want everyone to be able to experience in life. Let your neighbors right here at Raritan Bay FCU guide you through the process of laying down roots! We offer many different financing programs to get you the one that best fits your needs.



Already own a home?

Existing homeowners can benefit by refinancing their existing loan with us. You could potentially reduce your monthly payment significantly. Contact one of our lenders today. Get started in branch or online at rbfcu.coop today!



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



\$100 CASH FOR EVERY NEW LINE

When credit union
members activate
new lines with Sprint®

For more information, go to
LoveMyCreditUnion.org/Melvin



Credit Union Members: It's time to cut the strings.

You deserve a reward with no strings attached. RBFCU members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines! Yep, it really is that simple.

Here's how to get cash rewards for every new line you activate with Sprint:

1. Add a line to your new or existing Sprint account and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/Melvin
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.

Already a Sprint customer?

Register now to receive a **\$100 loyalty cash reward** every year starting one year after registration.

Get cash rewards!

Visit LoveMyCreditUnion.org/Melvin to learn more.

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 & 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.

Notes

Holiday Closings

Independence Day – Thursday, July 4th

Labor Day – Monday, September 2nd