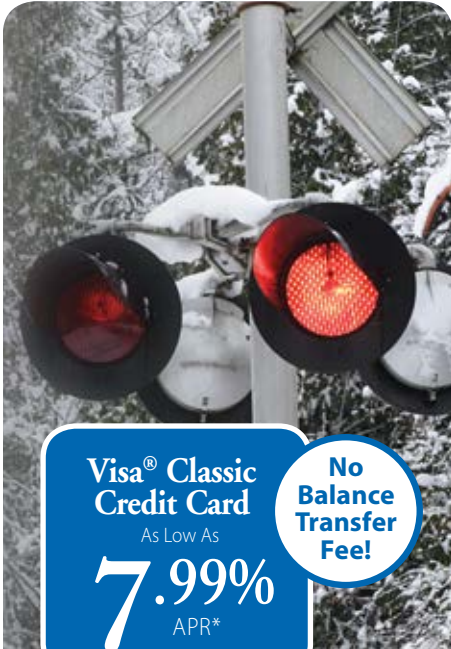


Money Mentor

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Winter 2018



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

Join Us For Our Annual Meeting

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

Main Branch, 491 Raritan Street, Sayreville, NJ 08872

All members are invited to our Annual Meeting. We're excited to share our 2018 plans and listen to membership feedback. Election results for our Board of Directors will also be announced. Raritan Bay FCU is directed by unpaid volunteer Board members. Those members wishing to run for a Board seat must submit a qualifications summary to the Board Secretary by January 20, 2018.

Summary submissions may be done in person or by mail to:

Raritan Bay FCU, 491 Raritan Street, Sayreville, NJ 08872

Attn: Nominating Committee

Raritan Bay FCU is also seeking to fill a volunteer position on our **Supervisory Committee**, which requires you to meet approximately once a month. Responsibilities include: assessing and reporting the effectiveness of Credit Union operations and its employees; recommendations for improvements and/or corrections as necessary. If interested in volunteering for the Supervisory Committee position, please contact us at **(732) 727-3500** or submit a letter to V.P. of Human Resources, 491 Raritan Street, Sayreville, NJ 08872.



Home Sweet Home

Open The Door To Savings!

First Mortgage | Refinanced Mortgage Home Equity Line Of Credit

Got exciting home plans for 2018? If you're looking for a new home, a refinanced payment or affordable low-cost financing for remodeling projects, come to Raritan Bay. Speak to a loan specialist to open the door to savings options.

- Low fixed and adjustable rates
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One Click Account History

Raritan Bay makes it easy to complete your budgeting or do your own taxes. Simply click the "Download to Quicken" button within RBCU Online Banking and voila, your account history is ready in an instant.

View www.rbfcu.coop to test this new tool!



Faster Tax Refunds

Got plans for your tax refund? See it sooner by up to three weeks by choosing Direct Deposit when you file your return. Funds will be accessible immediately upon deposit into your RBCU account.



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



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Learn more at www.rbfcu.coop.



2018 Holiday Closings

New Year's Day – Monday, January 1

Martin Luther King, Jr. Day – Monday, January 15

Presidents' Day – Monday, February 19