

Money Mentor

www.rbfcu.coop

Winter 2019



Resolution #1:

Save Money On Your Car Loan

Getting in shape. Losing weight. Cutting out soda. Resolutions usually aren't very fun. But here's one we can all get on board with: saving money on your auto loan.

Make 2019 the year you win the car-buying game! It's as easy as stopping to see us in person or applying for your loan online at **rbfcu.coop** before you hit the dealership. By getting pre-approved, you can lock in your rate and shop with the confidence and buying power of a cash buyer. That puts you in the position to negotiate the very best price.

Kicking yourself because you financed at the dealership and now you're stuck with a payment that's too high? It's not too late to save! Come and see us about refinancing your loan. We can help you cut your current rate and payment, saving you money every month in 2019 and beyond. Finally, a resolution that you can actually feel good about (without having to give up sugar)!



Resolution #2:

Be More Productive Online

Is your resolution to be more productive? Or maybe it's to spend more time with your family? Great news! We've got a way for you to do both. With Online Banking and Bill Pay from Raritan Bay FCU, you can make loan payments, transfer funds and set up payment alerts and recurring payments. Access your account and handle your finances any time it's convenient, anywhere there's an internet connection. It's like having your own personal branch that's open 24 hours a day and fits in the palm of your hand!

We love to see you in person but we understand that schedules are busy and your to-do list is long. We're here to help you get a little time back for yourself and your family by giving you more of the convenience services you love. See all the ways you can save time and money at **rbfcu.coop**.



popmoney

Resolution #3:

Save Time With Popmoney®

Need to pay the babysitter or want to get your friend back for buying you dinner? Now you can easily send money online to anyone using Popmoney®! This secure service lets you transfer funds directly to and from your checking or savings account. Think of the time you'll save when you can skip the stop at the ATM or the search through your purse, house and car trying to find your checkbook. The best part? Popmoney® is so easy! There's no need to gather personal information for recipients – all you need is an email address or cell phone number. You can send, receive and request money from practically everyone online. As a Raritan Bay FCU member, you can get started right away! Learn more now in online banking.





You Can Win \$25K



Raritan Bay FCU Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25K!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a member of Raritan Bay FCU, you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner online at rbfcu.coop.

Start today and save!



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



Join Us For Our Annual Meeting

Wednesday, May 1, 2019 at 7 p.m.

Main Branch, 491 Raritan Street, Sayreville, NJ 08872



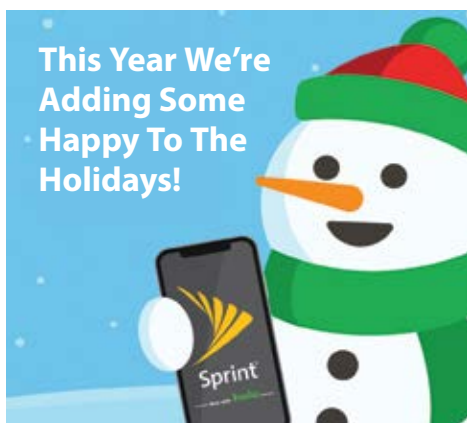
All members are invited to our Annual Meeting. We're excited to share our 2019 plans and listen to membership feedback. Election results for our Board of Directors will also be announced.

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 19, 2019. 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.**



This Year We're Adding Some Happy To The Holidays!

Raritan Bay FCU members get **\$100 per line in cash rewards** for every new line activated with Sprint® – and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

Already A Sprint Customer?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.

See details and start saving at lovemycreditunion.org/happy.



2018/2019 Holiday Closings

Dr. Martin Luther King, Jr. Day – Monday, January 21, 2018

Presidents' Day – Monday, February 18, 2018

Memorial Day – Monday, May 27, 2018