

Money Mentor

Get Your Kids Excited About Saving

School is back in session, but the lessons can – and should – go far beyond the classroom. When it comes to saving money, here are three ways you can get your kids excited about saving without too much effort.

Play a Game

Got a trip to the grocery store planned? Have your kids help fill the cart by having them find the best deals for everything on your list. From coupons, store specials, and picking store brand vs. name brand items, see how much you can save on your grocery bill by working together. Games like Monopoly and Life are also great to teach kids about money.

Create Incentives

Give your child an incentive for saving. Whether it's matching what they save or adding a dollar to their savings every time they read a book or finish a chore, your kids will be more eager than ever to save instead of spend.

Set a Good Example

Your kids look up to you. Whether you're a savings novice yourself or you've filled up your fair share of piggy banks, saving with your child not only sets a good example but when you're both reaching for your goals, you can encourage each other and hold each other accountable.

It's never a bad time to start saving. RBFCU offers a [First Steps Account](#) created specifically for kids 7 and under. Or, if you want to grow your rainy day fund yourself, our [Personal Savings Account](#) is available for all members!

Check out our Share Certificate Promotions!

Rake in the savings this Fall with our Share Certificate specials! Earn dividend rates up to **2.00% APY*** with \$1,000 minimum deposit. [Click here for our current rates and terms!](#)

*APY=Annual Percentage Yield. Rates current as of October 1, 2022. Early withdrawal penalty for 6-month term is 30 days' dividends. Early withdrawal penalty for terms of 12-months and longer is 90 days' dividends. Minimum balance of \$1,000 is required to earn dividend on 6, 12, 18, 24, 36 & 48-month certificates. Please contact RBFCU representative for more information about fees and terms that may apply. **Federally Insured by the NCUA up to \$250,000.**

Hit the Open Road

If you currently lease your vehicle, we may be able to help you buy out your lease. **Ask us how!**



Rates
as low as
3.24%*

Looking for a new or used car before the end of the year?
Finance or refinance with Raritan Bay and you can drive away
with a rate as low as **3.24% APR!***

[View Your Options](#)

Looking for an Easier Way to Pay Your RBFCU Loan?

Raritan Bay FCU is now offering online loan payments! Making your RBFCU loan payment just got a whole lot easier! Make your payment using ACH (routing # & account #) or Debit Card! You can make a one-time payment or schedule recurring payments!

[Make a Payment](#)



Only Pay for What You Use

With a Checking Line of Credit from Raritan Bay, you can say goodbye to overdraft fees! With lines of credit up to \$7,000, you only pay interest on what you use! Payments are \$30 or 3% of your balance – whichever is greater.

[Visit our website](#)



Teacher Loans are HERE

Are you a teacher? Designed with teachers in mind, our Teacher Loan option allows you to make 10 payments instead of 12 on your Raritan Bay Auto or Personal loans. That means no payments in July or August, which is ideal for a teacher's pay schedule.

[Visit our website](#)

All Access with AllPoint

Traveling for the holidays? No matter where you are, you're never far from an AllPoint ATM! With **55,000 fee-free ATMs nationwide**, your cash is never far away!

[Find an ATM close to you here!](#)



Love My Credit Union®
rewards

There are More Reasons than Ever to LOVE Being a Member of Raritan Bay FCU

Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- Saving **up to \$360 on their wireless bill** by switching to no-contract wireless.
- Saving **up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
- Saving of **up to \$15 on TurboTax** federal products.
- Getting exclusive access to **home tech support and protection** with Asurion Home+.
- Getting exclusive discounts from the **TruStage Home & Auto Insurance** Program.
- Saving on **SimpliSafe**, the #1 expert pick for home security.
- Getting exclusive access to the Love My Credit Union Rewards **Powersports, RV & Boat Buying Program**.
- Saving on car maintenance. Plus, members get \$10 off their first service using **CarAdvise**.
- Saving 40% on a 1-year membership to **Sam's Club**.
- Building credit history with rent and saving up to 30% with **Rental Karma**.
- Saving \$40 on **Calm**, the #1 app for meditation and sleep.
- Saving on Travel and Entertainment needs like **Car Rentals, Hotels, Theme Parks, Movie Tickets and more!**

Explore the Perks



Upcoming Holiday Closings

Columbus Day – Monday, Oct. 10th
Veterans Day – Friday, Nov. 11th
Thanksgiving Day – Thursday, Nov. 24th
Christmas Eve – Saturday, Dec. 24th (*until 1:00*)
Christmas Day (observed) – Monday, Dec. 26th
New Year's Eve – Saturday, Dec. 31st (*until 1:00*)
New Year's Day (observed) – Monday, Jan. 2nd

For your convenience, you can still access your account 24/7 through [online](#) and [mobile](#) banking.

