

Money Mentor

www.rbfcu.coop

Spring 2022



There's Never Been a Better Time to Upgrade Your Ride

It may not be new, but it's new to you! Upgrade your ride this spring with a used auto loan from Raritan Bay FCU. With low rates and terms up to 84 months**, you can drive away in style knowing you're staying within your budget. Increase your buying power at the dealership when you get pre-approved before you go so you can shop with confidence knowing you've locked in your best rate!

Already have a car you love but a payment you hate? It's not too late to lower your monthly payment. Refinance your loan and see how much you'll save!

Get started in-branch or online at rbfcu.coop

**Credit score of 680+ only as well as 2020 & newer. Qualified borrowers only. Rates published are base rates. The rate you pay will be based on the number of years your loan is financed, plus your individual creditworthiness.

Terms up to 84 Months!

Are Streaming Services Really Worth It?

Did you know the average TV provider charges \$103 per month for their services? Using that information, you could potentially save over \$1,200 a year by making the move to streaming-only. But of course, it isn't as simple for some people as just making the choice and pocketing the savings. There are other factors to consider.

High-speed internet is a must-have. You quite likely already have the service at your house so you won't be adding anything to your monthly expenses but if you've opted to save with slower internet, you may soon realize your streaming experience is frustrating.

Can you get the channels you want? If live and local television is important to you, steaming is still an option through services like YouTube TV but you'll end up paying more for those channels than some other streaming options like Netflix or Hulu. For perspective, as of right now, Youtube TV is **\$65/month**; Premium Netflix Plans are **\$19.99/month**; and a Hulu subscription that bundles live TV, ESPN, and Disney+ without ads will run you a staggering **\$75.99/month**.

So, after considering all of the factors, maybe you've decided to join the 28% of Americans who have already said goodbye to cable.

Once you've made the switch and begun to see the savings, the real question becomes, *what to do with this extra cash?* While spending it on an immediate endorphin release may initially appear to be the path that provides the most joy, this judgment is, unfortunately, nearsighted and incorrect. If you don't have a list of life **necessities** that need to be taken care of immediately, come and talk to us at Raritan Bay FCU. We'll take a look at the full picture of your financial situation and assess the most effective and efficient ways for you to start saving more.



Access Your Money Wherever You Are!

Never pay to access your money with an Allpoint ATM. With 55,000 surcharge-free ATMs nationwide, your money is never too far away. Find the ATM nearest to you at allpointnetwork.com.



Teacher Loans Are Here

Teachers, summer break will be here before you know it! While you're enjoying your much-deserved vacation, give your loan payment one, too! Whether it is your RBCU Auto Loan or Personal Loan, enjoy more of your money and skip your loan payment in July AND August.

Ready to apply? Get started today at RBCU.coop.

Save the Date

We hope we will see you at our Annual Member Meeting Wednesday, May 4th at 6:00 p.m. This year's meeting will be held virtually. More information will be sent to you as the date gets closer.

Holiday Closings

Memorial Day – Monday, May 30th

Juneteenth – Monday, June 20th

Independence Day – Monday, July 4th



**MORE SAVINGS.
MORE POSSIBILITIES.**



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 Kharma**.
- 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!



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



Explore the perks that come with your Raritan Bay membership at LoveMyCreditUnion.org.