

Money Mentor

www.rbfcu.coop

Summer 2021

A Loan with You in Mind

Whether it's an unexpected car repair or vet bill or you want some extra cash for summertime projects and plans, we want to help you when you need it the most. A personal loan from RBFCU is a great option when you need cash fast and want to avoid the fees that can come with a payday loan or high-interest credit card.



Borrow up to
\$15,000
at a rate as low as
7.24%
APR*

Apply for your RBFCU personal loan today at RBFCU.coop.

*Annual percentage rate. Rate determined by creditworthiness. † Available for credit scores of 640 and above. \$10,000 maximum for credit scores under 640.



Affordable Summer Vacation Options

Home Equity Line of Credit

As Low As

3.74%
APR*

5-Year Fixed
Up To \$250,000

With travel back on the agenda for many people this summer, it's time to start planning your next vacation. But taking a trip doesn't have to break the bank. We've compiled a list of budget-friendly places you can travel to this summer.

Visit State and National Parks

Did you know there are National Park Service areas in every state in the U.S., including national parks, monuments, battlefields, lakeshores, seashores, historic sites and more? In addition, state parks offer economical vacation options for those traveling on a budget. Turn your travel into a friendly competition to see how many national and state park areas you can visit in one year!

Be a Hometown Tourist

Perhaps you want to vacation closer to home this summer. The perfect way to do that is to stay-cation in your own city as a tourist. Plan a weekend of exploring areas in your own backyard you might have overlooked before. You don't have to look far to find the perfect travel experience, such as visiting a local art museum, or discovering a new hiking trail. Have a foodie in the family? Find a series of cooking classes you can share together over a weekend, while you explore your favorite restaurants in your town.

Grab a Low-Cost Airline Ticket

As airlines begin to rebound from the economic impacts of the past year, many are offering discounted fares to encourage flyers to take to the friendly skies again. From Las Vegas to San Antonio, Salt Lake City to Denver, airlines are adding more flights to more destinations each day as summer travelers hit the road.

Let's be honest, we can all use a memorable vacation this summer. Creating those memories doesn't have to blow your budget with a Home Equity Line of Credit from Raritan Bay FCU. You can get where you're going for as little as **3.74% APR!*** Visit RBFCU.coop to learn more.

*APR=Annual Percentage Rate. Rate determined by overall creditworthiness. See credit union for details.



Been Thinking About a New Car?

It may be time for a change.

Whether you've had your current car for some time or you're eager to get into something different, we're here to help you ride off in a new or new-to-you car, truck, or SUV, that both you and your wallet love.

With rates as low as **2.24% APR*** and **up to 100% financing** on all purchases, you can browse confidently knowing you're getting your best rate. Before you head to the dealership, talk to us about getting pre-approved for funding; you'll be able to negotiate a lower price and have more purchasing power on the lot.

Even if you're not looking to trade-in your car just yet, you could still lower your monthly payment and save big in interest over the life of your loan. Just ask us about our refinancing options!

Visit RBFcu.coop for details.

*APR = Annual Percentage Rate. 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.

Holiday Closings

Independence Day (Observed) –

Monday, July 5th

Labor Day – Monday, September 6th



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



Say Goodbye to Overdraft Fees for Good

Overdraft free feels so good. Did you know that Raritan Bay offers a **checking line of credit?** Utilize your credit line when your account balance is getting low to avoid overdraft fees.

Borrow up to **\$7,000** in a line of credit for up to **48 months** and **pay either \$30 or 3%** of your balance – whichever is greater – because you only pay for what you use!

Find out more at RBFcu.coop.



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!

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