

# Money Mentor

## Three Things You Can Do to Grow Your Savings Account

Summer means warm weather, no school, longer days and fun nights. If you think that you have to break the bank to make the most of the summer, don't worry! We have a few tips that will help you keep costs low and entertainment high!

### **Plan a Trip to the Farmers Market**

Farmers markets are a great way to support local small business owners. Find your closest market and take a walk around, try a few samples, and make a small purchase or two!

### **Host a Potluck**

With warm weather finally here, there's never been a better time to gather your friends, and have a summertime potluck. Invite your friends over and have everyone bring their favorite dish or side and spend the night around the fire or in the backyard for a fun and inexpensive dinner party!

### **Watch the Sunrise or Sunset**

Get some truly Instagram-worthy pictures by finding the most scenic spot in town and watch an early morning sunrise or night time sunset. Grab your friends and your favorite snacks and plan a picnic while you're at it! Whether you're staying close to home or are planning a summertime getaway, be sure to spend plenty of time outside!

Whether it's spent with friends, out on the water, in a park, or somewhere else, you'll be surprised how much fun you can have without going over budget.



## Take a Vacation from Your Loan Payment

If you're a teacher and a credit union member, you may qualify for a Teacher Loan from RBFCU. Designed specifically with a teacher's schedule in mind, our Teacher Loan Option can be applied to personal or auto loans. Make ten regular loan payments throughout the year and make no payments during July and August. Enjoy your summer without the stress of making a loan payment.

[Apply Online](#)



## Been Thinking About a New Car? We're Here to Help Buy Out Your Lease!

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.

**Time for a Change**

\*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

## 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!

[Learn More!](#)



**Member Only Deals**  
Enjoy Exclusive Savings Every Day

Love My Credit Union®  
rewards

Get more from your credit union membership at  
**LoveMyCreditUnion.org**

## 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



## Upcoming Holiday Closings

**Labor Day** – Monday, September 5th

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