

Money Mentor

www.rbfcu.coop

Winter 2021



Vehicle Loans

As Low As

2.24%
APR*

Upgrade Your Ride

Leave your old car in 2020 and get a new car in the new year. When you finance your next vehicle with Raritan Bay FCU, you can be sure you're driving away with a car that suits you and a payment that fits your budget. We're here to help you get the lowest price possible on your purchase. When you get pre-approved or shop at one of our select New Jersey dealerships, you can be confident you're getting the best price.

Approvals are quick, and all lending decisions are made right here in Middlesex County. Apply today at **rbfcu.coop**.

*APR=Annual Percentage Rate. Rates determined by overall creditworthiness. See Credit Union for details.

Financial Resolutions to Keep

Are you ready to get fit? Financially fit, that is. Make 2021 the year you finally commit to your financial resolutions. Whether you're wanting to save more and spend less or tackle your debt, let us help you meet and exceed your goals.

Identify what your savings goals are

A savings account is always a great idea, but you're even more likely to put money aside if you name your account so you can visualize the reward you are working toward. Nicknames like 'New Car', 'Family Vacation' or 'Laptop' with specific goals in mind can keep you contributing when nondescript account names don't give you the same sense of satisfaction.

Expect the unexpected

If there's one thing that we've learned in 2020, it's that emergencies come when you least expect them. You've probably heard that most Americans couldn't afford a \$500 emergency expense if it came up. Add more to your savings account and take the 52-week money challenge in 2021. Simply add the dollar amount of the corresponding week in the year to your savings account. For example, \$1 for week one, \$30 for week 30, \$52 for week 52, and watch your savings grow. By the end of the year, you'll have a cool \$1,378 set aside for whatever life may throw your way.



Knockdown credit card debt

Did you know that the average American carries over \$6,000 in credit card debt*? If that's you and you're feeling overwhelmed by your monthly credit card bills, consider consolidating your debt into one, low-rate, easy-to-manage payment. At Raritan Bay FCU, you can transfer your existing high-interest credit card balances to a **Visa® Classic credit card** for a rate as low as **7.99% APR**** Plus, there's no balance transfer fee, so it doesn't cost to switch!



What could you do with your savings?

Consider us your personal trainers. Visit **rbfcu.coop** and get financially fit in 2021.

*www.cnbc.com/select/average-credit-card-balance-by-state/

**APR=Annual Percentage Rate. Rates based on creditworthiness. Must meet credit union eligibility and underwriting requirements to qualify.





Love My
Credit Union®
rewards

Get Rewarded with Love My Credit Union

Becoming a member of Raritan Bay FCU not only gets you higher dividend pay-outs and lower rates on loans – you'll also get access to tons of great discounts through Love My Credit Union!

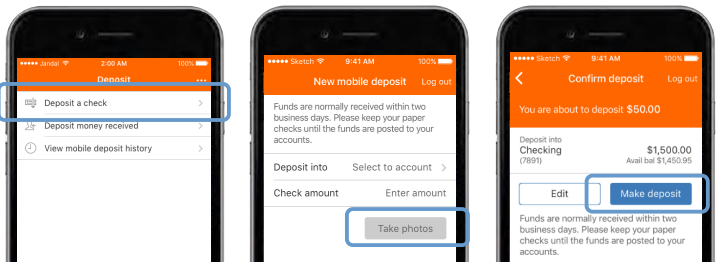
Save big on products like TurboTax® and TruStage™ Insurance; plus, receive discounts on rental cars, hotels, entertainment, and more!

Take advantage of all of the benefits of the Love My Credit Union Program, all from your smartphone. Download the app today in the **App Store®** or **Google Play™**.

Deposit Checks in a Snap!

Mobile check deposit is now available!

Did you know you can deposit checks into your RBFUCU checking or savings account using your smartphone? It's quick, convenient, and most importantly, secure and you can do it all through TouchBanking.



Get started in 3 easy steps:

- 1) Log in to online banking and tap "deposit"
- 2) Endorse your check and take a photo of the front and back
- 3) Tap "make a deposit"

That's it! You can track the status of your deposit at any time so you'll know as soon as your money hits your account.

Visit rbfcu.coop for more details.

Save the Date: 2021 Annual Meeting

The Credit Union will be holding its Annual Meeting of Members and Board elections on **Wednesday, May 5, 2021**, at 7:00 p.m.

Those members wishing to run for a Board seat must submit a summary of your qualifications to the Board Secretary no later than **January 16, 2021**. The Secretary will notify all members who have submitted their qualifications of the Nominating Committee's recommendations by February 15, 2021.

All information must be submitted by mail or in-person to:

Secretary, Board of Directors
c/o Raritan Bay Federal Credit Union
491 Raritan Street, Sayreville, NJ 08872

All information including eligibility is subject to verification. Nominating Committee must be able to confirm membership.

New Year. New Look. Same Raritan Bay FCU.

We're excited to announce the launch of the new Raritan Bay website filled with new features launching in January 2021! Keep an eye on your inbox for more information.

Holiday Closings

Martin Luther King Jr. Day –

Monday, January 18th

President's Day –

Monday, February 15th



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

