

Money Mentor

Keep Yourself Accountable to Your New Year's Resolutions

A new year is finally here and – if you're like 41% of Americans – you've likely found yourself setting goals or resolutions you'd like to accomplish.

However, out of that 41%, only 9% of Americans were successful in keeping their resolutions. Whether your goal is to save more, dedicate more time to self-care, or something else, we have a few tools that can set you up for success in 2023.



Set SMART Goals

You've heard the saying "never bite off more than you can chew." The same applies when setting your New Year's resolutions. SMART Goals are goals that are Specific, Measurable, Attainable, Relevant, and Timely. Get yourself started by setting your goals in the following format: I plan to accomplish X by Y. For example, if your goal in the new year is to build your emergency fund, you could say "I plan to save \$3,000 by December 31st." Setting SMART Goals can keep your goals doable and realistic, giving you your greatest chance at success.

Find a Buddy

Everything is better with friends. Including resolutions. Talk to a friend or family member about your goals. Chances are, they have goals of their own they are trying to achieve. When you have the support of friends and family, you have a support system to encourage you and hold you accountable.

Celebrate Small Wins

When trying to reach a goal, set small milestones. When you reach each milestone, celebrate! Not only does this break your goal up into smaller pieces, it also gives you something to look forward to!



Designed With Teachers in Mind

You work hard all year. Now, Raritan Bay FCU is recognizing your hard work with our teacher-friendly loans! Our teacher-members can now make 10 payments per year instead of 12 on your qualifying RBFCU auto or personal loan. That means **NO PAYMENTS** in July or August while school is out for summer break.

[Learn More](#)



Just One Way We're Saying "Thanks" *Veteran and First Responder Loan Options*

Our Veterans and First Responders are there to protect and to serve. As our way of giving back, Raritan Bay FCU is now offering discounted loan rates to qualifying RBFCU members.

.25% APR* off auto loans • .50% APR* off personal loans

Members who show reasonable proof of Veteran status (Military ID or Military Affiliated Membership Card such as American Legion or VFW Card) or First Responder ID qualify!

Get Started

**APR = Annual Percentage Rate. Qualified borrowers only. Proof of military or first responder status is required. Interest will continue to accumulate on your loan during the months a payment is not made. Please contact a Credit Union Representative for rates, terms and conditions. Discount will be applied to qualified rate. Equal Housing Lender.*



Ask Us About Our 1st Mortgage Partner!

NJ Lenders Corp. Mortgage Bankers has a variety of 1st Mortgage options available. For more information, please call us at 732-727-3500 ext. 220.

NMLS# 1116706

Join Us for Our Annual Meeting!

Will we see you there? Our Annual Meeting is scheduled for **May 3rd at 6:00 p.m.** If you are interested in volunteering for our Board of

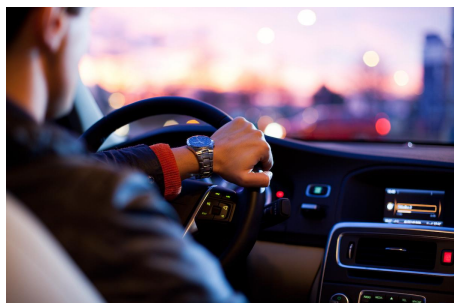
Directors, please submit a summary of your qualifications to the Board Secretary no later than **January 31, 2023**.

The Secretary will notify all members, who have submitted their qualifications, of the Nominating Committee's recommendations by **February 25, 2023**.

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.



Considering a Lease Buyout?

Are you currently leasing your vehicle from the dealership? If so, Raritan Bay may be able to help you purchase that same car with a Lease Buyout. Not sure what a buyout is? If you love the car you drive, it allows you to purchase that same car once your lease term is up. The price of the car will be appraised based on its condition.

Not sure if this option is best for you? [We're here to help you weigh your options!](#)

[Get in Touch](#)



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

Holiday Closings

President's Day –
Monday, February 20th



Raritan Bay FCU | www.rbfcu.coop | 732-727-3500

