

# Money Mentor

## Ways to Save You May Not Have Thought Of



Saving money is a great way to achieve your financial goals and ensure a secure future. We have a few tips to help you and your budget stay on track in ways you may not have thought of before. While many people are aware of traditional methods for saving, such as cutting back on expenses and using coupons, there are several other ways to save that you may not think about that are simple and you can start doing today!

**Shop Secondhand** – Not only can you find some hidden gems at resale or thrift stores, but you can also buy some great name brands for a fraction of the price you would buying new! Websites like Mercari and eBay let you browse thousands of selections from the comfort of your home. Best of all? If the item doesn't work out, making a return is quick and easy.

**Pay Yourself First** – When you automate your savings you can set aside a portion of every paycheck, or make a transfer to a savings account as often as you like. Setting your savings up to auto-draft makes it so you're paying yourself like you'd pay any other bill without the legwork – and, your savings will grow before you know it!

**Use Cashback Apps** – Cashback apps and websites offer you a rebate for your online and in-store purchases. While the amount of cashback varies depending on the merchant and the offer. Apps like Rakuten, Ibotta, and Honey can save you money on your regular, everyday purchases, and over time, these savings can add up significantly.

## 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.**

[Apply Online](#)

## Ask about our Veteran & 1st Responder Loan Specials!

- .50% APR discount on Personal Loans
- .25% APR discount on Auto Loans
- Skip 2 consecutive months of payments per year
- Must show reasonable proof of Veteran status (Military ID or Military Affiliated Membership Card such as American Legion or VFW Card) or First Responder ID

[Click here for current rates!](#)

## An ATM is Never Far Away!



Got Travel Plans? We believe you should never have to pay to access your own money, no matter where you are. Thankfully, with the Allpoint Network, you're never too far from one of **55,000 surcharge-free ATMs** across the county.

[Find an ATM](#)

## Your Homebuying Partner

Navigating the housing market can be overwhelming. That's why we've partnered with NJ Lenders Corp. Mortgage Bankers to give you a wide variety of 1st Mortgage Options to make your dream of homeownership a reality.



Give us a call at **732-727-3500 ext. 220** for more information

NMLS# 1116706

## Save the Date!

Our Annual Member Meeting will be held virtually on Wednesday, May 3, 2023, at 6pm. Join us as we celebrate the successes of the credit union over the past year and look forward to the future, together!



Love My  
Credit Union®  
rewards

**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 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 that come with your RBFCU membership at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

## Upcoming Holiday Closings



**Memorial Day** – Monday, May 29th  
**Juneteenth** – Monday, June 19th  
**Independence Day** – Tuesday, July 4th

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

Raritan Bay FCU | [www.rbfcu.coop](http://www.rbfcu.coop) | 732-727-3500

