

Money Mentor

Save on Holiday Stress and Holiday Spending



The holiday season is a time for joy, celebration, and spending quality time with loved ones. But, it can also be a time of stress and financial strain. Fortunately, there are simple ways to save on holiday stress and spending without sacrificing the magic of the season.

Build a Budget

Creating and sticking to a budget is a great way to avoid overspending this holiday season. Start by listing all the expenses you anticipate during the

holiday season, such as gifts, decorations, food, and travel. Be realistic about what you can spend in each category and stick to it! Having a budget will help you prioritize your spending and avoid impulse purchases that can lead to financial stress.

DIY Decorations

Holiday decorations can be costly, but you can save money by making your own. Get creative with DIY decorations by using materials you already have at home, like old Christmas cards, ribbons, or natural elements like pinecones and holly branches. If you're not the crafty type, check out discount stores like Dollar General for festive decorations that won't break the bank.

Shop Early

Avoid the holiday rush and the temptation to overspend by starting your shopping early. Look for deals and discounts online, and take advantage of Black Friday and Cyber Monday sales. Shopping online can also save you time and money on gas, and you can easily compare prices and read reviews to make informed choices. Plus, getting those gifts ahead of time can save you money on rushed and expedited shipping costs.

Host a Potluck

Holiday meals at restaurants can be expensive. Instead, plan and prepare your holiday feasts at home. Look for budget-friendly recipes and consider potluck-style gatherings where each guest contributes a dish. Cooking together can be a fun and bonding experience for your family and friends and it can also save you money!

Secret Santa

Whether with the family or at the office, a Secret Santa gift exchange is a great way to gift on a budget. Since most exchanges have low maximum spending limits – say, \$20 – you won't have to worry about breaking the bank at your holiday get-togethers.

Add some extra happiness to your holiday season. If you need extra ways to save this holiday season, RBFCU is ready to help!

Contact Us

A Season for Savings

The holiday season is right around the corner, before you stress about gifts, travel, and entertainment, let Raritan Bay give you some peace of mind. This fall, let your savings grow with two great Share Certificate options!



Earn **5.15% APY***
for 6 months
with a \$1,000 deposit.

Earn **5.00% APY***
for 12 months
with a \$1,000 deposit.

[View Our Rates](#)

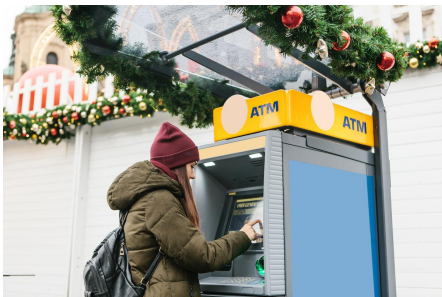


For those who work tirelessly to keep us safe, we're giving back! All Veterans and First Responders are eligible for...

- **.50% APR* discount** on personal loans
- **.25% APR* discount** on auto loans
- **2 consecutive skipped payments** per year.

*APR= Annual Percentage Rate. 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.

[View Our Current Rates](#)



An ATM is Never Far Away!

Where are you off to this holiday season? As a RBFCU member, no



Don't Forget Our New Hours of Operation

Don't forget that our branch hours of operation have recently changed.

matter where you go, you'll never have to pay to access your own money. Get access to more than **55,000 surcharge-free ATMs** across the county with the Allpoint Network.

[Find an ATM](#)

Both the lobby and drive-thru will now be open:
Monday - Thursday: 9:00 – 5:00
Friday: 9:00 – 6:00
Saturday: 9:00 – 1:00

[Learn More](#)



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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 RBCU membership at

LoveMyCreditUnion.org.

Upcoming Holiday Closings

Columbus Day: Monday, 10/9

Veterans Day: Saturday, 11/11

Thanksgiving Day: Thursday, 11/23

Christmas Day: Monday 12/25



New Year's Day: Monday 1/1

**For your convenience, you can still
access your account 24/7 through
online and mobile banking.**

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



Raritan Bay Federal Credit Union | 491 Raritan Street, Sayreville, NJ 08872

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