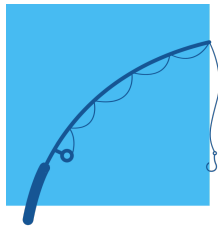


Money Mentor

Your Safety is a Priority | Protecting Your Identity Online

With us working, shopping, and chatting online, it's easier than ever for scammers to get access to your sensitive information – like account or social security numbers. Here are four tips you should be aware of to protect your identity online.



BEWARE OF PHISHING

Phishing is when scammers pose as an FI representative or other trusted company employees to try to get you to divulge personal or financial information to steal your identity or make fraudulent transactions. If you receive an unknown or unsuspected email or text message, never click on any links or download any attachments before you verify the authenticity of the message with the sender.



WATCH YOUR WIFI

With remote work becoming the norm, it's common for us to use our local coffee shop's wifi. While this is fine in most cases, avoid using a public wifi or public computer to access important websites like your bank account. Public networks are susceptible to data breaches or hacks, leaving your information vulnerable.



PROTECT YOUR PASSWORDS

A simple password is easy to remember, sure, but it isn't the most effective against theft or hackers. Always keep your devices password-protected, and avoid using easy-to-guess passwords - like Password123 - or using the same password across multiple websites or apps. Instead, create longer, more-complex passwords and keep them in one location like a secure password keeper website. Plus, it's more secure than using your Notes App.



SAFEGUARD YOUR INFORMATION

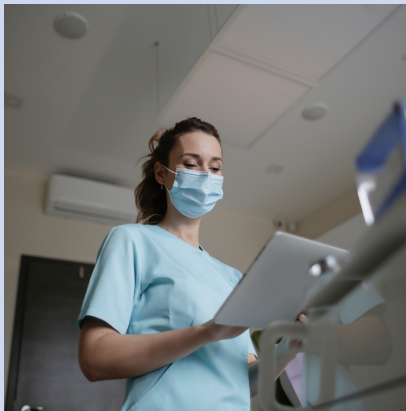
Never give out your sensitive information, like passwords, account numbers, or social security numbers over the phone (unless you initiate the call), through email, or via text. Remember, Raritan Bay FCU will never call or text you asking for this information.



Hello Summer. Goodbye Loan Payment.

Summer is right around the corner. As our teachers are putting a pin in the school year, why not put a pin in your RBFCU loan payment, too? Our teacher-friendly loan option allows you to make just 10 loan payments in a calendar year, not 12. That means you'll make **no payments in July or August** while school is out of session on your qualifying RBFCU auto or personal loan. Get ready to make the most out of your summer with more money to enjoy it with!

[Explore Your Options](#)



Our Way of Saying Thanks

Sometimes, thank you doesn't seem like enough. That's why at Raritan Bay, we're honoring our Veterans and First Responders by giving you

.25% APR* off auto loans

.50% APR* off personal loans

with a valid military ID, first-responder ID, or other reasonable proof of Veteran status (American Legion or VFW card) qualify for this member benefit.

[Apply Today](#)

**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.*



[Your Money.](#)



[Ready to Buy?](#)

YourTime.

No matter where the summer takes you, you'll never be far from your money. As a credit union member, you have access to thousands of fee-free ATMs coast to coast.

[Find an ATM](#)

Sure, the flexibility of a lease worked for you at one time. But, if your current lease term is expiring and you're not quite ready to say goodbye to your vehicle, we're here to help. Our [loan specialists](#) are ready to help you turn your lease into a purchase!

[It's Time for a Buyout](#)



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**MORE DEALS
MORE REWARDS
MORE TO** *Love*



There are More Reasons than Ever to LOVE Being a Member of Raritan Bay FCU

Your credit union membership is about the trust and care of the community, built around where you live, work, and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. **Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like these**

- **T-Mobile:** Members can switch and save BIG with T-Mobile! Call [877-520-1160](tel:877-520-1160) to speak with a Mobile Expert.
- **Spectrum Mobile:** Get a \$50 cash reward for each new line when you switch to Spectrum Mobile. Call [833-804-3916](tel:833-804-3916) to get this special offer.
- **TurboTax:** Get a bigger discount this tax season with savings of **up to 20%** on TurboTax federal products.
- **H&R Block:** Members can save **up to \$25** on in-office tax prep at H&R Block.
- **TruStage Home & Auto Insurance Program:** Get **exclusive member pricing** and a FREE, no-obligation quote by calling [800-789-6286](tel:800-789-6286).
- **Asurion Home+:** Exclusive access to home tech **support and protection**.
- **Rental Kharma:** Build your credit history with rent and save **up to 30%** on Rental Kharma.
- **Exclusive access** to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.

Upcoming Holiday Closings

Juneteenth: Wednesday, June 19th

Independence Day: Thursday, July 4th

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 US

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