

# Money Mentor

## What You Need to Know This Spring

### 2025 Annual Meeting

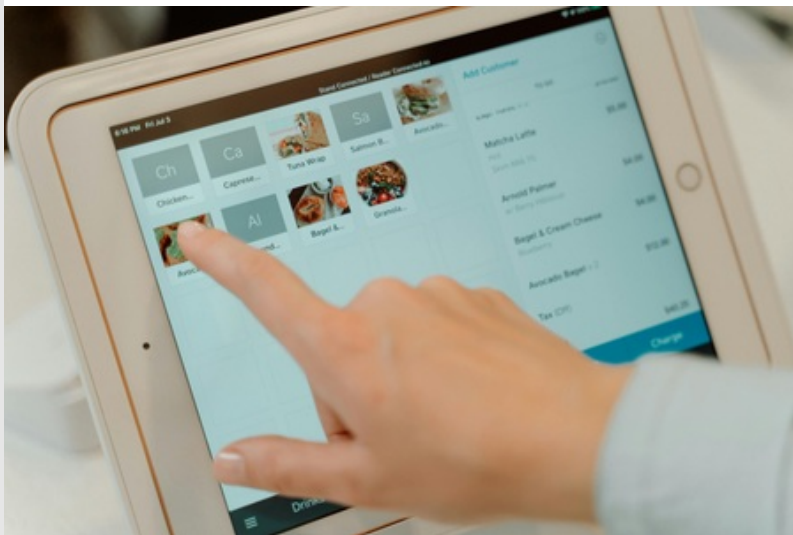
Join us for our Virtual Annual Meeting on **Wednesday, May 7, 2025**. Join us as we celebrate our recent successes as a cooperative and look forward to the future. RSVP today to receive the meeting details right to your inbox.

[Save The Date](#)

#### Want to Serve the Credit Union?

Our Supervisory Committee meets with other committee members to ensure the financial soundness of the credit union. Make a difference and join!

[Application Information](#)



### Simplify Your Business. Accelerate Your Growth!

RBFCU recently partnered with Clover to provide your business with a top-of-the-line point-of-sale (POS) platform that can scale with your business.

Stop letting your current POS hold your business back from growth. Streamline your operations, increase your efficiency, and gain valuable insights to help you grow your business.

[Say Hello to Clover](#)

### Five Tips for a Budget-Friendly Spring

Spring is all about fresh starts, and it's the perfect time to give your finances a little spring cleaning, too. Whether you're getting ready for warmer

weather, diving into some home projects, or thinking ahead to a summer vacation, there are plenty of ways to save this season. Here are some easy tips to help you keep your wallet happy as the days get sunnier.



#### Switch to Energy-Efficient Practices

Open your windows for natural light, unplug appliances when not in use, and lower your thermostat to save on energy as temperatures warm up.



#### Declutter and Sell Unused Items

Spring cleaning isn't just for your home; it's a great chance to declutter and sell things you no longer need, like clothes, electronics, or furniture, and make some extra cash while clearing space.



#### Plan Your Vacation Early

If you're planning a summer trip, it's best to book now before prices rise. Look for deals, discounts, and packages to save on airfare and accommodations.



#### Maintain Your Home for Long-Term Savings

Spring is the perfect time to check on your home and handle small maintenance tasks. Taking care of these now can save you from bigger, more expensive repairs later.



#### Take Advantage of Seasonal Sales

Retailers often have spring sales, and it's the perfect time to buy items you may need for the upcoming months. Look for discounts on clothing, outdoor furniture, and gardening supplies.

By taking a few simple steps this spring, you can make the most of the season while also putting more money back in your pocket. And, if you need an extra hand, Raritan Bay FCU is here to help you reach your savings goals in the spring and all year 'round.

**Crush Your  
Goals**

## SUMMER ON YOUR MIND? TEACHER LOANS FROM RARITAN BAY FCU

Loans with a teacher's schedule in mind. Make **10 payments** a year on your RBFCU auto or personal loan and have more money in your pocket in **July and August!** With our Teacher Loan option, you can treat yourself to a much-deserved vacation without the financial stress.

**Plan Your Next  
Trip**



# OUR WAY OF SAYING **THANK YOU**

VETERAN MEMBERS RECEIVE  
**.25% APR\* off auto loans**  
**.50% APR\* off personal loans**



From veterans to first responders and other everyday heroes, RBFCU is proud to serve those who have served our country. As our way of saying thank you, veterans and first responders 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!

*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 Le*



Love My  
Credit Union®  
rewards

**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**

- **Trust & Will:** Members get exclusive savings of 20% off any estate plan with Trust & Will.
- **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**.
- **Rental Karma:** Build your credit history with rent and save **up to 30%** on Rental Karma.

Explore the Perks

## Spring Loan Sale Happening Now!

Get pre-approved for a car loan with RBFCU! If your current auto lease is almost up but you're not quite ready to part ways with your vehicle just yet, then we have the right finance option for you! Even if you've already made your purchase, you can still save. Move your loan to RBFCU and refinance to lower your rate and payment. See how much you can save, get started today!

Cash in on your home's equity with a 2nd Mortgage or Home Equity Line of Credit (HELOC). For more information on our Home Loan Options, [visit our website by clicking here!](#)

See Current Rates!



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



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