

# Money Mentor

## SPOT SCAMS BEFORE THEY SPOT YOU

In today's digital world, scammers are getting trickier by the day. Whether it's a text that looks like it came from the credit union or a too-good-to-be-true offer in your inbox, staying alert can save you time, money, and stress. **Here are 5 tips you should keep in mind to stay safe and alert!**



### 1. Pause Before You Click

Scammers love urgency. If you get a text, email, or call saying, "Act NOW or lose access," take a breath. Then take a closer look. Real financial institutions don't pressure you with threats or time limits. Never rely on numbers or links provided in the suspicious message itself, as these could lead you to a fake website or phone number.



### 3. Use Strong Passwords & Two-Factor Authentication

Keep your accounts locked down tight:

- Use a mix of letters, numbers, and symbols
- Don't use the same password across sites
- Enable two-factor authentication when available

Consider a password manager to help keep things secure and organized.

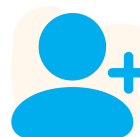
Staying scam-smart is all about slowing down, asking questions, and trusting your instincts. If something feels off, it probably is. Got questions, think you've spotted a scam, or think you've fallen victim to a scam? **Reach out to us anytime. Our team is here to help!**



### 2. Never Share Personal Info Over Text or Email

We will never ask for your account number, PIN, password, or Social Security number over text or email. If someone does, this is a huge red flag!

If you're ever unsure, contact us directly using our official phone number or website. It's always better to double-check than risk it.



### 4. Stay Smart on Social

Fraudsters often pose as businesses or friends to get your trust. Be cautious about clicking links in DMs or friend requests from people you don't know.

Never share financial info on public forums or comment sections



## Send Money *Before* They Ask

Need to pay a friend back or split the dinner tab? Zelle® makes it **easy** to send money directly from your bank account to theirs, usually in minutes.

It's built right into our online and mobile banking, so it's fast, simple, and free to use.

[Send and Receive Money](#)

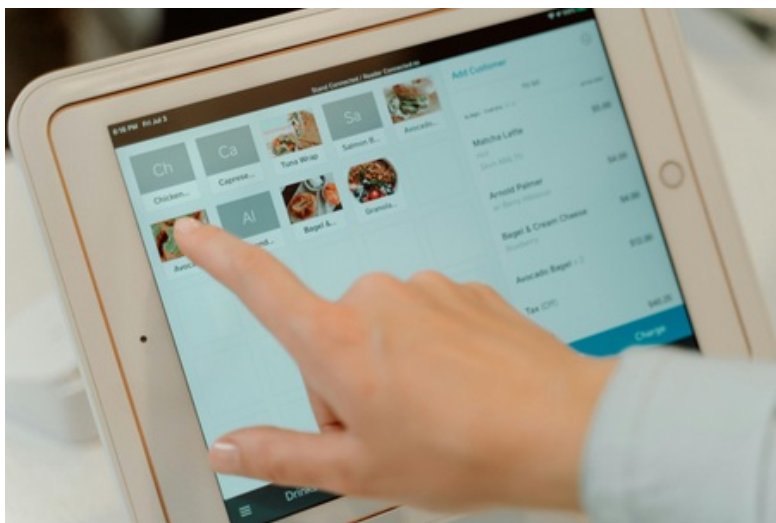


## Serving Those Who Served Us

Raritan Bay is proud to offer rate discounts and flexibility on Auto and Personal Loans for veterans and First Responders.

- **.50% APR\* discount on Personal Loans**
- **.25% APR\* discount on Auto Loans**
- **Skip 2 consecutive months of payments per year**

[View Current Rates](#)



## 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



Love My Credit Union®  
rewards

There are so many reasons to love your credit union. Here's one you may not know.

Did you know that as a Raritan Bay member, you get exclusive discounts on products and services like **H&R Block**, **TurboTax**, and more through Love My Credit Union Rewards?

[View Rewards](#)

Streamline your operations, increase your efficiency, and gain valuable insights to help you grow your business.

Say Hello to  
Clover

# 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.

Show Me  
More!



### Holiday Closings:

Labor Day: Monday, September 1, 2025



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

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

[Unsubscribe](#) | [Update Profile](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!