

Money Mentor

Simple Ways to Ramp Up Your Savings in the Fall Months

Whether you like it or not, cooler temperatures are here to stay – at least for the next several months. As we enter the “-ber” months, as many are calling this time of year online, we have a few ideas that you can consider to save up while many others are spending.



Monitor Your Thermostat

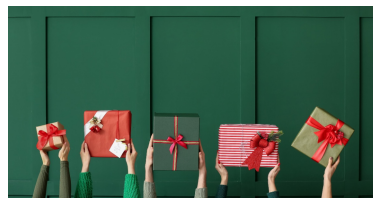
As temperatures begin to drop, adjusting your thermostat can lead to significant savings on your heating bills. Lowering your thermostat by just a few degrees can make a big difference.

Aim for a setting of around 68°F while you're home and awake, and reduce it by about 5 degrees while you're asleep or away. Investing in a programmable thermostat can further enhance your savings by automating temperature adjustments based on your schedule, ensuring you're not heating an empty home.



Check for Seasonal Discounts

With fall comes a plethora of sales and discounts. Whether it's for back-to-school items, home improvements, or even early holiday shopping, there are often great deals to be had. Keep an eye out for sales and use coupons or cash back offers to maximize your savings.



Start Planning Your Holiday Expenses

Sure, we may be early into the fall months, but the holidays can sneak up on you, and unplanned expenses can strain your finances.

Start planning your holiday budget now, including gifts, decorations, and any travel costs. Setting aside a specific amount each month can make the season more manageable and reduce the risk of overspending.

No matter how you choose to save, our team is here to support you on your financial journey all-year-round. Ready to make a change? We're ready to help!

[Let Us Help You Save](#)

Teachers, Dreaming About

Summer...Already?



We get it. If the post-summer blues are hitting you hard, why not get a jump start on planning for next year?

At RBFCU, we make that **EASY**. Created with a teacher's schedule in mind, educators can make **NO PAYMENTS** on auto or personal loans in July and August.

[View Our Teacher-Friendly Loan Options](#)

Serving Those Who Serve Us

Sometimes, thank you doesn't seem like enough. That's why at Raritan Bay FCU, we're honoring our first responders by offering an exclusive loan rate discount on qualifying loans. Whether you're a **service member or veteran, nurse, doctor, firefighter, police officer, or any other first responder in our community**, YOU can save with Raritan Bay!

.25%_{APR*} OFF
AUTO LOANS

.50%_{APR*} OFF
PERSONAL LOANS

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

*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.

Let Us Buy You Out!

In love with your lease? You don't have to say goodbye! If you want to turn that leased vehicle into YOUR vehicle, our loan specialists are ready to help buy you out of your lease!

[Explore Your Options](#)





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**

- **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.

[Get the Most From Your Membership](#)

Upcoming Holiday Closings

Raritan Bay FCU will be closed in observance of the following holidays. But, you can still access your account 24/7 through [online](#) and [mobile](#) banking.

Columbus Day: Monday, October 14th
Veteran's Day: Monday, November 11th
Thanksgiving Day: Thursday, November 28th
Christmas Day: Wednesday, December 25th





Try email marketing for free today!