

# Money Mentor

## A NEW YEAR. A FRESH START.

As we step into 2025, it's the perfect time to reflect on your financial goals and set yourself up for success in the year ahead. At Raritan Bay, we understand that financial resolutions can feel overwhelming, especially after the holiday season. But don't worry – achieving your goals doesn't have to be a daunting task! With a little planning and the right mindset, you can make 2025 your best financial year yet. Here are a few tips that we think will help you set realistic, achievable financial resolutions.



### Start with Small, Specific Goals

Instead of making broad resolutions like “I want to save more money,” try setting specific goals such as “I’ll save \$100 a month for an emergency fund” or “I’ll pay down \$500 of my credit card debt.” These small, measurable targets are much easier to track, and hitting them will give you a sense of accomplishment to keep you motivated.



### Focus on What You Can Control

Financial challenges come in all shapes and sizes, but many of them are out of our control (hello, inflation!). Instead of stressing over things like interest rates or market fluctuations, focus on the things you can influence: building a budget, reducing debt, or saving for short-term goals like a vacation or new appliance.



### Automate Your Savings

One of the easiest ways to stick to a savings plan is to make it automatic. Set up a recurring transfer from your checking account to your savings or emergency fund each payday. You won't have to think about it, and before you know it, your savings will grow without any extra effort on your part.



### Check-In With Your Credit Union

We're here to help! If you have any questions about our products or services, we are just a phone call or visit away.

Get the Support Your  
Need

**ALREADY NEED A  
VACATION?**

WE CAN HELP.



Designed with a teacher's schedule in mind, our teacher-friendly loans allow you to make 10 payments per year instead of 12 on your qualifying RBFCU auto or personal loan. That means NO PAYMENTS in July or August while school is out for summer break. So, even though the semester just started, you can start planning a much-deserved getaway.

**Give Your Loan a  
Break**

OUR WAY OF SAYING

**THANK  
YOU**

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



**Members 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!**

**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.*

We get it—the flexibility of leasing was perfect for you at one point. But now that your lease is ending and you're not quite ready to part ways with your vehicle, we've got good news! Our loan specialists are here to help you turn your lease into a purchase, so you can keep the car you love—without the hassle. Let's make it happen!

WE WANT YOUR

Get in Touch

LEASE



## SAVE THE DATE!

The credit union will be holding its **2025 Annual Meeting on Wednesday, May 7, 2025**. Join us as we celebrate our recent successes as a cooperative and look forward to the future. More details will be coming at a later date!

Interested in volunteering for our Board of Directors or Supervisory Committee? [Click here for more information!](#)



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 Kharma:** Build your credit history with rent and save **up to 30%** on Rental Kharma.

[Explore the Perks](#)

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!