

Money Mentor

RAKE UP THE SAVINGS

As the weather cools down, it's a great time to cozy up to your finances. A little planning now can help you head into the holidays (and the new year) feeling confident, not crunched.

Here are three smart ways to make your money go further this fall:



Review your spending before the holiday rush.

Take a look at where your money's been going and set a realistic budget for the months ahead. Even trimming a few small expenses—like unused subscriptions or extra dining out—can free up cash for what matters most.



Put your savings on autopilot.

Saving money doesn't have to be complicated—or even something you think about every day. By automating your savings, you can build financial security effortlessly and consistently.



Check your loan rates.

With rates shifting, now's a smart time to see if you can refinance an auto loan, consolidate debt, or bring other loans to the credit union for a better deal.

Fall is all about preparation, and that includes your finances. A few simple steps now can make the upcoming months a lot brighter. Need help or not sure where to start? **Our team is ready to help!**

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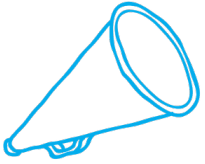
More Money for What Matters Most

Skip your qualifying December or January RBFCU loan payment this holiday season* and keep more money in your pocket for making memories with those who matter most. Applying is simple, fast,

and affordable.



Skip Your Payment



MAKE YOUR VOICE HEARD!

Join the Supervisory Committee

Raritan Bay FCU is looking for volunteers to join our Supervisory Committee! The Supervisory Committee is a small group of volunteers that meet quarterly to ensure the reliability and integrity of the credit union.

This is an unpaid position.

If you would like to volunteer for the Supervisory Committee position or if you would like more information, please email us at marketing@raritanbayfcu.org. All information including eligibility is subject to verification. We must be able to confirm membership.



Ride into Fall with a Lower Rate

Love your car but not your payment? **Refinancing your auto loan** with us could lower your rate and save you money each month. AND, if your lease is ending soon, we can also **help you buy out your vehicle** and keep the ride you already love.

Special discounts and loan options available to Teachers, Veterans and First Responders, too! Just ask us for details.

View Rates



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](#)



Upcoming Holiday Hours

Veterans Day | November 11th-Closed

Thanksgiving | November 27th-Closed

Christmas Eve | Closing @ 2pm December 24th

Christmas Day | December 25th-Closed

New Year's Eve | Closing @ 2pm December 31st

New Year's Day | January 1st-Closed



**By skipping a payment, you authorize Raritan Bay FCU to extend your final loan payment by one month. There is a \$30 processing fee per loan, you must indicate above if this fee should be deducted from your savings, checking or if you have enclosed a check made payable to Raritan Bay FCU. Interest will continue to accumulate on your loan during the month you skip your payment. If your loan payment is made via payroll deduction, the total monthly payment amount will be credited to your Share Savings Account. Payments can only be skipped on loans that are current. Please return this coupon at least 5 days prior to the start of the month you would like to skip. Only one month can be skipped. Last day to submit your coupon is on December 27, 2025. Subject to final approval.*

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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