

Money Mentor

Simple Ways to Spring Clean Your Finances

Spring cleaning isn't just for closets and cabinets; it's a smart time to tidy up your financial life, too. **And getting started is easier than you may think.** Here are five steps you can take to tidy up your money

Dust off your budget

If you haven't looked at your budget in a while, now's the time. Costs change, and your plan should keep up with your current spending and goals.

Clear out unnecessary expenses

Unused subscriptions, duplicate services, or impulse spending habits can add up fast. Cancel what you don't need and redirect that money toward savings.

Organize your accounts

Too many accounts can be hard to manage. Consider consolidating or setting up digital tools to keep everything in one easy-to-track place.

Freshen up your savings

Not saving as much as you'd like? Even a small bump in your automatic transfers can help grow your balance over time.

Sweep away fraud risks

Review your accounts for unusual activity and update passwords. Staying alert is one of the best ways to protect your money.

Let's Clean Up Your Finances



OUR ANNUAL MEETING IS RIGHT AROUND THE CORNER!

Make a difference in **YOUR** credit union and join us for our Annual Meeting on **Wednesday, May 6 at 7:00 p.m.** The meeting will be held at our **main office**, located at 491 Raritan St. in Sayreville, or you can join us **virtually**.

Help us celebrate **85 years** of serving our neighbors and community. We hope to see you there! Register today and we'll send the details straight to your inbox! The deadline to RSVP is Monday, May 4.

[Register Online](#)



Our Way of Saying Thank You

Allpoint

Traveling this Summer?

Get fee-free access to your money with the Allpoint Network.

No matter where you travel, you're never too far from one

Veterans and First Responders

save up to

.50% APR*
on Personal Loans

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of 55,000 surcharge-free
ATMs across the country.

[Find an ATM](#)



Teachers, Find Your Zen This Summer

We know the classroom gets chaotic. With summer vacation coming up, now is the perfect time to give yourself some breathing room this summer.

Our teacher loan payment options are **easy, flexible, and give you extra zen** when you need it most!

Make NO Payments in
JULY OR
AUGUST! ** 

[View Teacher Loans](#)



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MORE REWARDS
MORE TO** *Love*



Membership Has PERKS

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 any TurboTax federal products.
- **H&R Block:** Members can **save up to \$25** on in-office tax prep at H&R Block.
- **TrueStage 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.

Learn all about how your credit union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

[View Your Rewards](#)

Upcoming Holiday Closures

Memorial Day | Monday, May 25

Juneteenth | Friday, June 19

Independence Day | Saturday, July 4

Access your account anytime with online banking or the Raritan Bay Mobile App.

[Access Online Banking](#)





**APR=Annual Percentage Rate. Rate subject to credit approval. Must provide reasonable proof of status, such as a Military ID, Military-Affiliated Membership Card (like an American Legion or VFW card), or a valid First Responder ID to qualify. See credit union for details. **Teacher Loan Option structured to make 10 payments a year instead of 12 and applies only to Auto and Personal loans in the months of July and August.*

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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