Money Mentor

Wrap-Up Summer Strong

As summer winds down, it's the perfect time to hit reset on your finances before the busy fall season begins. Whether you're recovering from vacation expenses, preparing for back-to-school costs, or simply looking ahead to the holidays, a few small steps now can make a big difference.

Here are three things you can do *today* to make sure you end the summer on a high note.

1. Give Your Budget a Check-In

Summer spending has a way of adding up. Take a few minutes to review your recent expenses, adjust your budget if needed, and make a plan for upcoming seasonal costs.

2. Boost Your Savings

Even a small deposit into your savings account can help you build momentum. No matter where you are on your financial journey, every dollar you set aside today is one less thing to worry about tomorrow.

3. Set a Financial Goal

From planning to pay down debt, saving for a big purchase, or planning for the holidays, now is a great time to take the next step. Setting one realistic financial goal and sticking with it can help you in the short term and long term.

Need help creating a plan or finding the right financial solution? Stop by, give us a call, or explore all the ways we're here to help you finish summer strong and head into fall with confidence.

Let's Work Together

Are You Ready for

Back-to-School?

A new school year is right around the corner. **But as the lists grow, your savings account doesn't have to shrink**.

Before you hit the stores, take a look at these smart shopping strategies.

- **Reuse or repurpose supplies when possible**
- **Make a list and stick to it**
- **Buy generic when it makes sense**
- **Compare prices**
- **Budget for more than just school supplies**

Plus, if you need a little extra support, **a personal loan from RBFCU** can be an affordable and easy way to cover those back-to-school expenses.

Apply Online

Are you a veteran or first responder?
Don't forget to ask us about our special rate discount!*

Teachers, This One is For You!

As you head back into the classroom, remember that there's a more affordable way to borrow with Raritan Bay!

Our teacher loan option makes it so you only pay on your loan **10 months out of the year, with no payments in July and August.**** That way, you can enjoy and make the most out of your hard-earned summer break.

View Teacher Loans

Splitting the Bill is Easy with Zelle®!

Whether you're splitting the dinner bill, paying your babysitter, or sending money to family, **Zelle®** makes it easy.

Zelle® is available right inside the RBFCU app so there's no need to download another payment app. **Just enroll, send, and receive money quickly and securely from people you know and trust.**

Pay With Ease

Upcoming Holiday Closures

Labor Day | Monday, September 7
Columbus Day | Monday, October 12
Veterans Day | Wednesday, November 11

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

Access Online Banking

Raritan Bay Federal Credit Union

**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.*