



Rockford Bell Credit Union

Dedicated to your financial wellness



Protecting Your Financial Data *in a world of evolving cybercriminals*

As evidenced by recent media reports of major retailers security breaches, consumers must be proactive about their personal online security. Cyber thieves are using Social Security and other account numbers with increasing frequency to convince email recipients that financial requests are legitimate — a practice known as “phishing.”



Please help us help you protect your financial information by following these online fraud prevention guidelines:

- Never respond to an email asking you to verify/update your personal information
- Delete unsolicited emails that you receive; don't open them or click on links within
- Never tell anyone your PIN, password or personal financial information; never write them down, provide them on the phone or enter them online unless YOU initiated the transaction
- Shield your PIN from being seen when you enter it at an ATM or in a store
- On personal computing devices, use spam blockers, firewalls, virus protection, adware & malware destroyers. Install all security-related updates.

Learn more at www.consumer.ftc.gov.

Sources: LSC Card Services, GreenPath Debt Solutions, FTC.gov



Rockford Bell Credit Union offers:

- VA & FHA
- USDA
- FIXED RATE 15 YR, 20 YR, 30 YR
- REVERSE MORTGAGES
- DOWNPAYMENT ASSISTANCE PROGRAMS
- HOME EQUITY LOANS

Start your mortgage application online at www.rbcu.net or contact Kari Pierce at **815.636.2100**.

Spring HOME Savings

Enjoy a discounted rate of just **3.9% APR*** for **HOME IMPROVEMENT** purchases on your RBCU Visa® Credit Card at Home Depot® • Lowes® • Menards®

Hurry, discount applies only 4/1/2015-7/31/2015**
Not a cardholder yet? Apply online at www.rbcu.net or ask for an application today!

*APR=Annual Percentage Rate. LIMITED TIME OFFER: special discount applied to home improvement purchases made between April 1, 2015 and July 31, 2015 in-store or online at Home Depot, Lowes and Menards. All other purchases will be billed at the standard rate for which the member qualifies. Rates subject to change without notice. **Special discount rate applied to qualified purchases through July 31, 2016; thereafter, standard rate for which member qualifies will apply (based on applicant's credit score, ranges from 8.90% APR to 9.90% APR). Credit and cash advance limits vary accordingly. Not a promise to lend; standard credit qualifications and some restrictions apply. Ask a credit union representative for details.



High School & College Graduates:

Stop in for a **\$25 gift from us!**

As big fans of academic achievers, we want to recognize your hard work, commend you on your success, and hear about what's next. Visit us online at www.rbcu.net for complete details about eligibility for our Graduation Gift Program. **Congratulations from your friends at the credit union!**

IRA Reminder



Don't miss out! You can still open and/or contribute to your 2014 IRA through April 15, 2015. Ask us how today!

www.rbcu.net

MAIN OFFICE - LOVES PARK

4225 Perryville Road
Loves Park, IL 61111
Phone: 815.636.2100

Lobby Hours:

Mon - Fri 9:00am - 5:00pm
Sat 9:00am - 12:00noon

Drive-Up Hours:

Mon - Thurs 7:30am - 5:30pm
Fri 7:30am - 6:00pm
Sat 9:00am - 12:00noon

MOUNT MORRIS BRANCH

4 E. Main St.
Mt. Morris, IL 61054
Phone: 815.734.6427

Lobby/Drive-Up Hours:

Mon - Thurs 8:00am - 4:30pm
Fri 8:00am - 5:00pm
Sat 9:00am - 12:00noon

24/7 VISA HELP LINES

Credit: 800-322-8472
Debit/ATM: 800-523-4175

24 HOUR PHONE BANKING

815-636-2559

ONLINE BANKING & BILL PAY

www.rbcu.net

Upcoming Holidays

Friday, April 3, 2015
Good Friday (closed at 1 pm)

Monday, May 25, 2015
Memorial Day

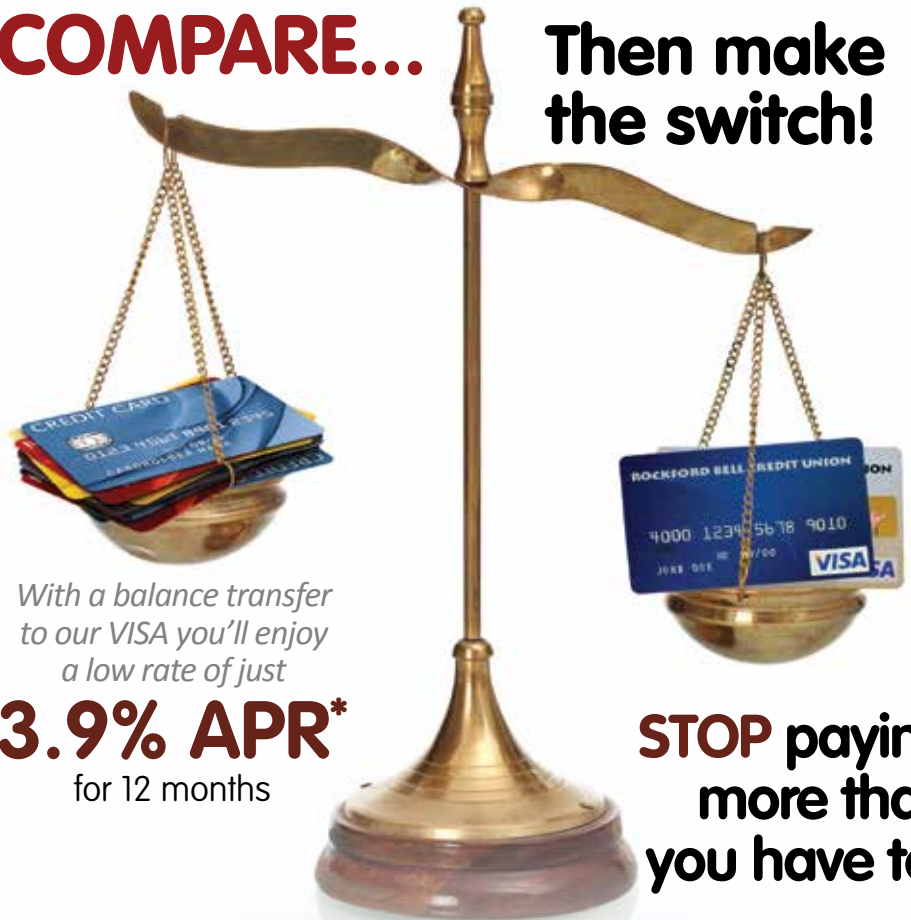
Saturday, July 4, 2015
Independence Day



Remember, even when the credit union is closed, you have 24/7 access to your account information at ATMs with your debit card, via our 24-Hour Phone Banking, online at www.rbcu.net, and with our Mobile Banking app.

DARE to COMPARE...

Then make the switch!



With a balance transfer to our VISA you'll enjoy a low rate of just

3.9% APR*

for 12 months

STOP paying more than you have to!

APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply. Offer does not apply to current balances at Rockford Bell Credit Union. 3.90% APR for transferred balances is a limited time offer, good April 1, 2015 - July 31, 2015, subject to change without notice. Balance transfers made up to credit card holder's approved credit limit. Balances on other credit accounts may not be paid in full if credit card holder does not have a sufficient credit limit. Credit Union is not responsible for balance transfer payments that are lost or delayed in the mail. Card holder is responsible for all credit accounts until they are confirmed paid in full by original lender. 3.90% APR* for transferred balances is a special rate; subject to change without notice. Rates after one year transfer period range from 8.90% APR to 9.90% APR based on applicant's credit score. Missed or late payments will result in revocation of the special rate. Complete terms and conditions available on application. Ask a credit union representative for details.

Start your spring ROAD TRIP right here at RBCU

Our pre-approved loan simplifies your car-buying journey.



Apply online or contact a Loan Officer at 815.636.2100 (Loves Park) or 815.734.6427 (Mount Morris).

Federally insured
by NCUA

