



Dedicated to providing quality financial services



Adventures in AUTUMN...

With rates as low as 1.89% APR*, we'll help you **FALL** in love with your next ride while keeping plenty of room in your budget for food, fuel and fun events of the season!

Be sure to take advantage of Auto Shopping Center — our online automotive research and buying program — which offers our members a host of vehicle shopping products and services.

You can:

- search for new and used vehicles available at local US dealerships
- compare options side-by-side
- get used car history via CarFax reports

To access our new Auto Shopping Center suite of research and buying tools, visit us at www.rbcu.net and select the Auto Shopping Center button in the Online Banking box in the upper left corner of our home page.

*APR=Annual Percentage Rate for 2014 or newer vehicles, subject to change. "As low as" is our lowest rate; your rate may vary based on your credit history, term and amount financed. Not a promise to lend; standard credit qualifications and some restrictions apply.



**Cool enough for teens*.
Safe enough for parents.**



INTRODUCING the NewGensm Prepaid Debit Card - Help your teens use a debit card safely while learning to stay within a budget.

- A cost-effective way to introduce teens to budget management
- Gives teens ages 13 and older a sense of independence and responsibility
- Parents enjoy peace of mind with card and account security
- Personalized with teen's name
- Online tools help parents teach teen financial responsibility
- Easy to reload at RBCU, online, via automatic funding or at any Visa ReadyLink location
- Safer than cash with protection against fraud through Visa Zero Liability Policy
- Use everywhere Visa cards are accepted

To get started, ask to apply today!

*Provided by an adult member to a teen who is at least 13 years old. The NewGen is not offered to anyone younger than 13.

Phone Banking is BACK! Call 1-855-285-2936 24/7/365

As many members know, our Phone Banking system was unavailable for a few months. We apologize for the delay in repairing the technical difficulties. It is now up and running at a new number. As always, you can use Phone Banking to:



- Check your account balance(s)
- Transfer funds between your accounts
- Verify cleared checks and deposits
- and more!

Save our new Phone Banking number **1-855-285-2936** into your contact list right now, and you will always have your latest RBCU account information at your fingertips!

Talk About Savings! The Sprint Credit Union Member Discount

RBCU members can save big with Sprint. Here are three ways to claim your discount:

- Call 877.SAVE.4CU (877.728.3428) and tell them you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID
- Click LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Start saving with Sprint today!



STUFF all the STOCKINGS

Let us help you create the holiday you're envisioning for your family and friends - with low-cost financing and a variety of terms.

3.9% APR*
12-mo term

5.9% APR*
13-24 mos.

8.9% APR*
36-mo term

*APR=Annual Percentage Rate. Not a promise to lend; standard credit qualifications and some restrictions apply. LIMITED TIME OFFER FOR LOANS APPROVED BY 12/31/2016 ONLY.

Skip the Long Lines!

Sign up to skip your December loan payment(s), and keep a little extra cash in your budget to help make this holiday the best ever! Just complete & return the form below to any branch or mail it to:
Rockford Bell Credit Union, 4225 Perryville Road, Loves Park, IL 61111.
We must receive your completed form by **November 30th**.

To be eligible to Skip-A-Payment you must:

- Be a member in good standing
- Agree to the \$35.00 per loan fee for all approved loans
- Be current on all loans and Visa with RBCU
- Have one or more of the qualifying loans (Auto, ATV, Jet Ski, Snowmobile, Boat, Motor Home, Travel Trailer, Motorcycle, Share Secured)
- Submit the signed, completed request below for the Skip-a-Payment program

Exclusions: ALL Mortgage Loans, VISA and delinquent loans

SKIP - A - PAY REQUEST

We must receive this completed form by November 30th.

I, _____ hereby request that Rockford Bell Credit Union extend the following loan number(s) by one month:

Loan Account # _____ Loan Account # _____

I will resume my payment of \$ _____ after skipping the December 2016 payment.

To pay the \$35.00 processing fee, I:

- am enclosing a check
 authorize a transfer from checking or savings # _____

There is a \$35 fee per loan to skip the payment. The finance charge on your loan will continue to accrue and the terms of your loan will be extended by one month. Not included in the Skip-A-Payment program are ALL Mortgage Loans, VISA and delinquent loans. We retain the right to withdraw this offer without notice. By accepting this offer, interest will continue to accrue and the length of time will increase to repay your loan. If your loan is paid via payroll deduction or automatic payment transfer, the amount normally applied to your loan will be deposited into your share account. You may only skip one loan payment per loan. Your signed request must be received by **November 30th** to participate in the Skip-A-Payment program.

X

Borrower Signature (required)

Date

Daytime Phone Number (including area code)



www.rbcu.net

24/7 VISA HELP LINES

Credit: 800-322-8472

Debit/ATM: 800-523-4175

24 HOUR PHONE BANKING

NEW NUMBER! 1-855-285-2936

ONLINE BANKING & BILL PAY

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 8:00am - 5:30pm

Fri 8:00am - 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

Upcoming Holidays

Columbus Day – Mon, October 10th

Veterans Day – Fri, November 11th

Thanksgiving – Thurs, November 24th

Christmas Eve – Sat, December 24th

Christmas Day

Observed – Mon, December 26th

New Year's Day

Observed – Mon, January 2, 2017

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 new 24-Hour Phone Banking number 1-855-285-2936, online at www.rbcu.net, and with our Mobile Banking app.

Federally insured
by NCUA

