



Dedicated to providing quality financial services



Breeze into Spring with low Auto Loan rates!

The winds of change are blowing, and interest rates are definitely on the rise! If you're thinking about buying a new or used vehicle or motorcycle, see us about a pre-approval NOW, so you can lock in your lowest rate available.

2015, 2016 & 2017 Vehicles and Motorcycles

2.09%APR*

terms up to 60 mos

2.19%APR*

terms up to 72 mos

Great refs are still obtainable too! But hurry — these rates will float away before long! Check the latest rates and apply at **815-636-2100**, online at www.rbcu.net, or stop in to see us!

*LIMITED TIME OFFER. APR=Annual Percentage Rate, subject to change. Other rates and terms available — ask about 2.39% APR for 84 months or loans greater than \$30,000. Not a promise to lend; standard credit qualifications and some restrictions apply. Ask a credit union representative for details.

IRA Reminder:

You can still make contributions for 2016 until April 18th

Don't miss out on your tax advantages!

With a *Traditional IRA*, you can deduct the amount of your contribution off your gross income for tax purposes, lowering your current tax bill.

The *Roth IRA* gives you no current break on your income tax, but when you start taking money out, it is tax-free. Also, your earnings in the Roth IRA grow tax-free.

Want to know which is best for you? Ask us — we're here to help!

Please consult your tax advisor for IRA tax benefits.

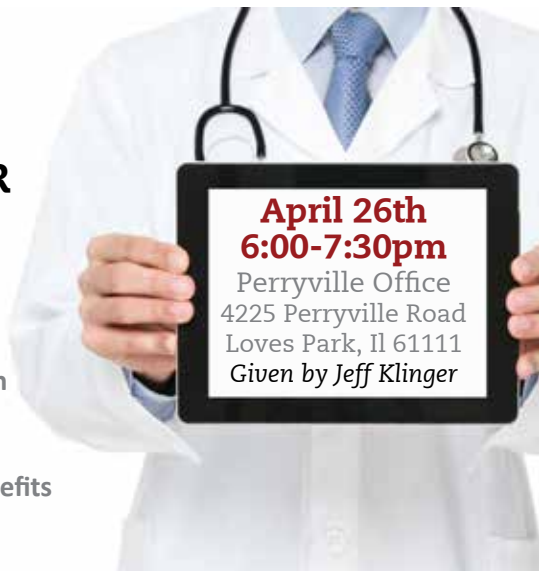
FREE Seminar:

The A's, B's & C's of Medicare — UNDERSTANDING YOUR MEDICARE CHOICES

New to Medicare? Want to know more about your coverage choices? Come learn about the steps to getting started:

- Original vs. Medicare Advantage Plan
- Prescription Drug Coverage
- Other Medicare health plans
- How Medicare works with other benefits
- and more!

RSVP today at 815-636-2100!



**April 26th
6:00-7:30pm**

Perryville Office
4225 Perryville Road
Loves Park, IL 61111
Given by Jeff Klinger

Our **BRIGHTEST** Financing Options for Your Warm-Weather Plans

- 4.9% APR*** 12-mo term
- 6.9% 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 6/30/2017 ONLY.



Calling all Grads...
In honor of your academic achievements, we have a **\$25 gift** waiting for you. Stop in for details today!

House-Hunting? START WITH US!



Our members get the best rates available for a variety of programs:

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

Call **815-636-2100** or start your mortgage application right now at www.rbcu.net. Get pre-approved so you know your price range!

Spring IT ON!

Anniversary Raffle

Open any new loan or credit account and get an extra entry to win a **\$100 Visa Gift Card!***

Our 82nd Anniversary is coming up, and we want to share the celebration with our valued members! In addition to serving treats all day at both locations on May 13th, we will draw the name of ONE member who will **WIN A \$100 VISA GIFT CARD!** PLUS two additional members will each win a \$50 Visa Gift Card!



Our low loan rates offer a super start to all your sunny day plans and projects!

You will automatically get an extra entry for our **Spring It On Anniversary Raffle** when you open any new consumer credit account between April 1st and May 12th with RBCU:

- **New or Used Auto Loan**
- **Personal Loan**
- **Mortgage Loan**
- **Visa Credit Card**
- **Home Equity Loan**

Complete your loan application online at your convenience between April 1-May 12, or stop in to see our friendly loan experts at either location.

*No purchase necessary. A purchase will not increase your chances of winning. Void where prohibited. How to enter raffle: Members who apply for and are approved for any Rockford Bell Credit Union (RBCU) loan or credit account between April 1 and May 12, 2017, will automatically be entered twice to win. Members who do not apply for or qualify for loan approval can register instead by mail. One entry per person; only one winner per household. To register by mail, write "Spring It On Anniversary Raffle", your name, address, telephone number and entry date on a 3"x5" card and mail to: Rockford Bell Credit Union, Attention: Member Services, 4225 Perryville Road, Loves Park, IL 61111. Incomplete entries will be excluded. All entries must be received by RBCU no later than 5pm on May 12, 2017 which is the end of the eligible entry period for the Spring It On Anniversary Raffle. Eligibility: Raffle open to all RBCU members — except employees, volunteers, and their immediate family members, who are not eligible to win. Prizes: One (1) \$100 VISA Gift Card and two (2) \$50 Visa Gift Cards will be awarded. The prize winners will be randomly drawn and notified by phone on or after May 13, 2017. If the prize winners cannot be personally contacted within one (1) week of the initial phone notification, RBCU reserves the right to randomly draw another winner, and the original winner will be considered to have forfeited his or her prize. Odds of winning depend on the number of eligible entries. Prizes cannot be redeemed for cash. Unclaimed prizes will not be awarded. Winners of all prizes agree that prize may be reported as taxable income and that their name or likeness may be announced and/or used in RBCU marketing. Entry in this raffle or acceptance of any prize constitutes acceptance of these Official Contest Rules.



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

Our NewGen Prepaid Debit Card helps your teen (13 and up) safely learn to use a debit card while staying in budget, earning a sense of independence and responsibility. Parents can reload the card and access online tools, and your teen can use it anywhere Visa cards are accepted. **Questions?** Ask us for more info and an application!

*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.



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

Memorial Day - Monday, May 29th

Independence Day - Tuesday, July 4th

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

