



Dedicated to providing quality financial services



Kiss those high-rate lenders goodbye

...with our Visa Balance Transfer Special at just

4.9% APR*

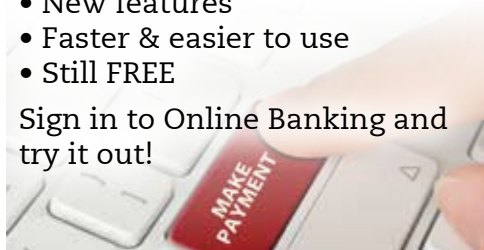
Thru 5/31/2018 ONLY

*APR=Annual Percentage Rate, subject to change. 4.9% APR BALANCE TRANSFER SPECIAL AVAILABLE THROUGH MAY 31, 2018 ONLY. Special rate applies only to balances transferred from another financial institution; our usual rates of 8.90%, 9.90%, 17.90% apply to all other transactions. Not a promise to lend; standard credit qualifications and some restrictions apply. Contact a credit union representative for details

BETTER BILL PAY IS HERE!

- New features
- Faster & easier to use
- Still FREE

Sign in to Online Banking and try it out!



Reminder:

Don't miss out on any tax-advantaged retirement opportunity offered by Uncle Sam! You can still open and/or contribute to a 2017 IRA through April 17, 2018. Ask us how today!

Spring House Hunting Tips ... beyond the basics

This is it. You're finally ready to start shopping for your next home! You've done your homework -- you know where you want to live, which features are on your must-have list, and approximately what you can afford. But before you start house-hunting, here are a few tips from our experts in the real estate business.

Bigger is Rarely Better

You're nearly always better off buying the smallest fixer-upper in the neighborhood. It offers the best value per square foot and the most potential for improvement, appreciation and resale.

Uncover Hidden Costs Now

Investigate all the expenses you can in order to make smart comparisons between your options and avoid post-purchase sticker shock. Be sure to ask about property taxes, utilities, homeowner association dues, but also check for local news on whether any big increases are looming. Don't forget to factor in your commuter costs, and check out the nearest grocery store to see if prices are comparable to your current market.

Always Hire Your Own Home Inspector

The \$200 you pay now can literally save you thousands in repairs later. If you decide to buy a home with known issues, use the inspection report to negotiate a lower price.

Get Pre-Qualified & Lock in Your Low Interest Rate

Federal Reserve officials have projected up to three rate hikes this year. Don't wait for higher rates! Our step-by-step pre-qualification process is easy but thorough -- so when you need to submit a complete mortgage application, the process is quick and simple. You can get started at www.rbcu.net. Kari Pierce (NMLS #486646), our mortgage expert, can answer any questions you have about the process. Contact her at **815.636.2100** or email kpierce@rbcu.net.

Already have your perfect home? Ask if we can save you money with a refi!

Not a promise to lend. Standard credit qualifications and some restrictions apply. Rockford Bell Credit Union NMLS #419264. LIMITED TIME OFFER. Contact a credit union representative for complete details.



HIGH SCHOOL & COLLEGE GRADUATES

Congratulations on your success! We invite you to stop in for a \$25 gift.
Visit us online at www.rbcu.net for complete details



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 28

Independence Day

Wednesday, July 4

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 at 1-855-285-2936, online at www.rbcu.net, and with our Mobile Banking app.

Federally insured
by NCUA



You
CHOOSE
Your
Rate!

2.59%
APR*

84 mos.

2.39%
APR*

72 mos.



60 mos.

2.29%
APR*

Vehicle financing based on YOUR terms

- Loan pre-approval - negotiate your price with "cash-in-hand"!
- Online comparison tools - click on Auto Shopping Center at www.rbcu.net

*LIMITED TIME OFFER. APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply. **Terms longer than 72 months available only on loans greater than \$30,000. Ask a credit union representative for complete details.



MONEYSMARTWEEK[®]
APRIL 21-28, 2018

JOIN US FOR THIS FREE MEDICARE SEMINAR

"The A, B, C and D's of Medicare:
Knowing your Medicare Choices"

Reviewing your Medicare plan options can be overwhelming. In this free educational seminar, you'll learn all about your Medicare choices — Supplements, Advantage Plans, Part D Prescription Coverage, and cost saving strategies for the years ahead.

Thursday, April 26, 2018 — 6:00-7:30pm

Rockford Bell Credit Union, 4225 Perryville Rd., Loves Park, IL

RSVP Jeff Klinger 815-222-0788 • jeff@EverSmartINS.com • Walk-ins welcome

Mmmmm... the sweet fragrance
of AFFORDABLE financing!

4.9%
APR*
12-mo term

8.9%
APR*
36-mo term

6.9%
APR*
13-24 mos

Apply online, call us at 815-636-2100, or stop in to see us!

*APR=Annual Percentage Rate. Not a promise to lend; standard credit qualifications and some restrictions apply. LIMITED TIME OFFER.