



Dedicated to providing quality financial services



Draw up Your Summer Plans

Let us help put them in place with fast, fair financing for almost ANY need!

We exist to improve the financial lives of our members, so your credit union can afford to offer low rates that other institutions just can't. Talk to our friendly staff today!



No better time for your next vehicle.

Summer is a great time to get a low price on new current model year autos. Dealerships must make room for next year's models arriving this fall.

The 4th of July sales are often the best time to look at used car deals, especially on "wintry" models like SUVs and four-wheel-drive trucks.

Whether you choose new or used, start your research with the powerful tools in the **Auto Shopping Center** link at www.rbcu.net.

Many experts believe rates are trending higher, so your next car loan may cost more the longer you wait to make the purchase. RBCU's current rates for new and used vehicles are as low as **3.00% APR***, and our simple interest loans beat the dealer's every time. Ask us to show you the math!

No better loan than at RBCU!

*LIMITED TIME OFFER. APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply. Payment Example: 3.00% APR for 60 months is \$17.97 per \$1,000 borrowed. Ask a credit union representative for complete details.

STOP paying full price for FUN!

Come see us for discounted Six Flags Great America tickets:

One-day pass **\$48.50**
Season pass **\$81.11**



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENEFIT of membership!


Visit LoveMyCreditUnion.org/Sprint to calculate your savings.



Summer's Just Getting Started...

And your kids will not thank us for reminding you, but we're already planning for your needs this fall. Keep an eye out for our **Back-to-School Special** in August!





We've boxed up all your best mortgage options!

Ask which will save you the most :
USDA • FHA • VA mortgages

Not a promise to lend; ask a credit union representative for details.

How to Strengthen Your Credit Score (and why you should start today)

Based on your credit report, your credit score is a number that lenders check to see if you are a financially-reliable credit risk. It's like a "report card" for your financial responsibility. In some states, utility companies, landlords, insurance companies and even employers may be able to get access to your credit report as well. Laws protect you from denial of service, but you may be charged a deposit or pay more than other customers. If you don't like your current score, there are ways you can improve it.

Make sure all information is correct.

The fastest way to boost your score is to eliminate inaccuracies in your credit report. Request the free credit reports to which you are entitled annually by each of the three credit bureaus. Go to www.annualcreditreport.com — this is the only source for free credit reports authorized by Federal law. Each bureau offers procedures for correcting errors.

Start paying every bill on time, every time.

AS THE SINGLE LARGEST FACTOR IN DETERMINING YOUR CREDIT SCORE, PAYING BILLS ON TIME IS THE VERY BEST WAY TO RAISE YOUR CREDIT SCORE.

If you've ever had credit problems in the past, paying on time for a full year can make a noticeable change. However, information about past-due payments stays on your report for up to seven years, so it's important to get and stay on track right away.

Pay off balances as fast as you can.

Your credit balances, divided by your credit limit, is your debt-to-credit ratio. Ideally, you should be using only about 20 percent of your limit. When you pay off your debt, rather than consolidating it in another loan or with another creditor, your score goes up.

Improving your credit score has been shown to lower the cost of future loans, enhance the quality of living spaces and products you're offered, and even minimize discord with significant others (especially when making major purchases). No matter where your credit score starts, you can add points to it with steady effort. You'll start to see progress after a few months, but significant change can take a year or more, so stick with it!



To learn about better rates you can obtain at RBCU as your credit score improves, talk to any of our friendly representatives.



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

Independence Day
Wednesday, July 4

Labor Day
Monday, September 3

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.

