



Dedicated to providing quality financial services



SMART Move!

Transfer ALL your high-interest card balances to **OUR** Visa Credit Card at ...

4.9% APR*

HURRY: OFFER EXPIRES 10/31/2018

*APR=Annual Percentage Rate, subject to change. 4.9% APR BALANCE TRANSFER SPECIAL AVAILABLE THROUGH OCTOBER 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.

"Now this is a rewards program."

- \$100 cash reward for each new line
- \$50 cash reward every year for each line
- 25% off eligible accessories

*Restrictions apply.



Did you know?

We offer a wide variety of mortgage loans, including FHA and VA options. Contact Kari Pierce (NMLS #486646) today for tips on how to get started!

Autumn Auto Loan Special | 2.29% APR*

You have road trips planned. We have the best financing!

It's a winning combination, and this is the perfect time to replace your ride — dealerships are making room for brand new 2019 models. Our friendly loan representatives will help you get started with an easy application and fast answers, so you know exactly how payments will fit into your budget.

Whether you choose new or used, take advantage of the powerful research and comparison tools in the **Auto Shopping Center** link at www.rbcu.net.



- > Research & compare new & pre-owned cars
- > Locate a nearby dealer
- > Apply for financing pre-approval

Don't wait - rates are on the rise. Remember, our mission is to improve your financial health, so we are your friends in the auto financing business!

*LIMITED TIME OFFER. APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply. Payment Example: 2.29% APR for 36 months is \$28.77 per \$1,000 borrowed. Ask a credit union representative for complete details.

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? Jeff Klinger of EverSmart Insurance Agency will teach you how to get started.

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



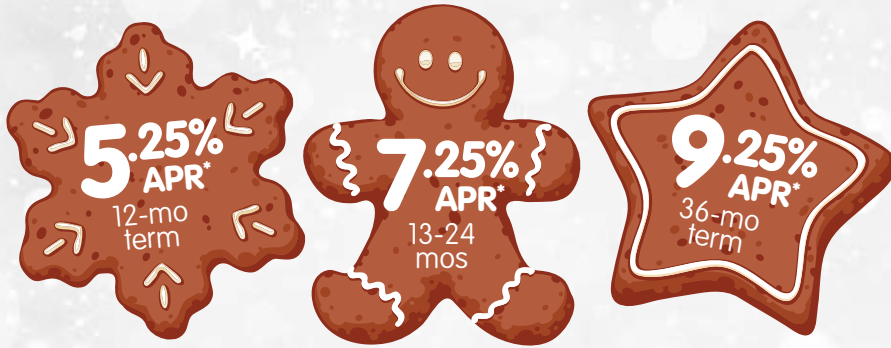
TUESDAY, OCTOBER 9TH:

Loves Park office 5:30 pm doors open, 6:00 pm program

THURSDAY, NOVEMBER 1ST:

Mount Morris office 5:30 pm doors open, 6:00 pm program

Be a Smart Cookie with our low-cost Holiday Loans!



Treat your loved ones to the season they deserve. Our Holiday Loans are **so much smarter** than running up the balance on high-interest credit cards! Apply online, call **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. Payment Examples: 5.25% APR for 12 months is \$85.72 per \$1,000 borrowed; 7.25% APR for 24 months is \$44.89 per \$1,000 borrowed; 9.25% APR for 36 months is \$31.92 per \$1,000 borrowed. LIMITED TIME OFFER FOR LOANS APPROVED BY 12/29/2018 ONLY. Ask a credit union representative for complete details.



SKIP-A-PAY and ease your holiday!

Sign up to skip your December loan payment(s), and keep a little extra cash in your budget to help make this the best holiday ever! Complete & return the form below to one of our branches 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 and Personal Loans)
- 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 2018 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

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 8

Veterans Day — Mon, November 12

Thanksgiving — Thurs, November 22

Christmas Day — Tues, December 25

New Year's Day — Tues, January 1, 2019

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



NMLS #
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