



Dedicated to providing quality financial services



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
- ▶ How Medicare works with other benefits
- ▶ Prescription Drug Coverage
- ▶ Other Medicare health plans
- ▶ and more!

Tuesday October 22 6:00 pm Perryville office	OR	Tuesday November 12 6:00 pm Mount Morris office
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FRAUD ALERT

The Federal Reserve recently issued a warning about a new cyber crime called "synthetic identity theft."

How does it work?

Thieves use a combination of fake and real data to create fraudulent accounts. For example, with a random Social Security number plus a fictitious name and birthdate, they apply for a credit card, using an address they control.

That initial application is turned down because the "applicant" doesn't have a credit profile, but it creates a record of a "person" who doesn't actually exist. Then that "person" can be added to actual (and fraudulent) accounts.

Synthetic ID theft can go undetected for years, because thieves often target Social Security numbers of children or dependent seniors.

Protect those in your care.

Never provide a Social Security number unless absolutely necessary. In addition, regularly check credit reports on your children and elderly dependents -- like you, they are entitled to one free credit report from each bureau per year at annualcreditreport.com.

If you discover anything suspicious, file a report immediately with the Federal Trade Commission at IdentityTheft.gov. For more information, call the Identity Theft Hotline at 1-877-438-4338.

Whether you're filling your fuel efficiency or fun quotient...

- Vehicle or Motorcycle - New or Used

Get MORE this FALL with our online research tools & rates as low as...

2.75% APR*



*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply. Payment Example: 2.75% APR for 36 months is \$28.97 per \$1,000 borrowed. Ask a credit union representative for complete details.

Sprint®



Learn about **CASH REWARDS** at LoveMyCreditUnion.org

A holiday you can TWEET about

Celebrate the season for a song! Our Holiday Loans are **much smarter** than running up the balance on high-interest credit cards. Call **815-636-2100**, apply online or stop in to see us. Everyone gets the best rate! #HighKeyLowNote



*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 12/30/2019 ONLY. Ask a credit union representative for complete details.



Take a BREAK... Skip a Payment!

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 2019 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	Oct 14
Veterans Day	Nov 11
Thanksgiving	Nov 28
Christmas Eve	Dec 24 (close at 1pm)
Christmas Day	Dec 25
New Year's Eve	Dec 31 (close at 1pm)
New Year's Day	Jan 1, 2020

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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