



Dedicated to providing quality financial services



COVID-19 Update

We continue to monitor developments surrounding the global pandemic. As we go to press, this is our best current view. We will post any updates at www.rbcu.net.

On June 29th, we reopened our lobby for members. Visits by appointment are preferred; please call us at either office if you would like to open a new account or apply for a loan. The health and well-being of our members and staff is very important to us. We are proceeding with policies recommended by state, local and CDC experts. Face masks are REQUIRED in our lobby; our staff and your fellow members appreciate your cooperation. We ask that everyone please maintain social distancing — standing at least 6 feet apart. We have instituted new disinfecting and cleaning procedures throughout our facilities, including frequently touched screens, buttons and other shared surfaces.

Contactless access to your accounts — We encourage you to download our official mobile app from your app store and to continue to use your RBCU debit card, online banking services, and drive-ups.

Questions? Please contact us at 815-636-2100 (Loves Park) or 815-734-6427 (Mt. Morris), or www.rbcu.net > Contact Us.

We are all in this together, and your credit union is here to help. We are following best practices to prevent the spread of the coronavirus and keep our doors open while keeping members, staff and the community safe.

STANDING TOGETHER



Credit unions have always been rooted in the philosophy of people helping people. Rodney E. Hood, chair of the National Credit Union Administration, recently issued a statement encouraging everyone to “look for ways to promote diversity and inclusion within our communities.

“Individually and collectively, we can make a difference — one conversation and relationship at a time.”

Rockford Bell Credit Union is committed to financial inclusion, equity, and economic opportunity. We will continue to work to ensure all members and staff feel valued, safe, and respected.

REMARKABLE RATE FOR PERSONAL LOANS **1.9% APR**

- 12 month maximum term
- Limited time offer
- Maximum loan amount \$5000
- Current members ONLY**

OR TAKE ADVANTAGE OF THESE GREAT OPTIONS:

5.25% APR*
12 mos

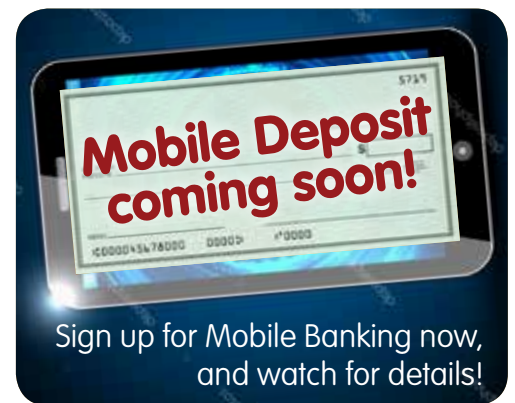
7.25% APR*
13-24 mos

9.25% APR*
36 mos

*APR=Annual Percentage Rate. Credit score 670+ required for 1.9% rate. Not a promise to lend; standard credit qualifications and some restrictions apply. Payment Examples: 1.9% APR for 12 months is \$84.19 per \$1,000 borrowed; 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 9/30/2020 ONLY. Ask a credit union representative for complete details.

**Membership must have been established as of 6/30/2020 or before.



Credit union members get more.



Get up to \$200 when you switch to Sprint® with Unlimited Plus or Premium.

More details available at LoveMyCreditUnion.org

Cash via deposit. \$100/line, max 2 lines. Req. new line of service on Unlimited Plus or Premium and registration at lovemycreditunion.org/sprint rewards within 30 days of activation.

DESTINATION: *Summer*

With fewer families flying the friendly skies, the All-American road trip is making a comeback. Here are three safe travel tips as our country navigates the next normal.



1) Plan your journey. Check state transportation websites in advance so you can be aware of any travel advisories along your route. Restaurant and rest stop hours, tolls and other services may vary by location.

2) Pack extra supplies. Experts recommend hygiene products like hand sanitizer, disinfectants, latex gloves, and plastic bags. Also, bringing your own water and snacks minimizes contact with strangers.

3) Make reservations for any overnight stays. Many hotels and motels are reopening for summer, but dates vary by location. Before you check in, make sure to talk to the front desk about their policies for safety, sanitization and contactless transactions.

Need a vehicle that's up for the challenge of your adventure?

You're in luck — a wealth of dealership inventory means lower prices. **With RBCU's Auto Shopping Center, PLUS our competitive auto loan rates, you'll drive away with a smart deal.** Get pre-approved now with our easy online application at www.rbcu.net.

Not a promise to lend; standard credit qualifications and some restrictions apply. Contact a credit union representative for complete details.



Backyards & BIG Savings

If you have been thinking of buying or selling this summer, you should know that rates recently dropped to another all time low. Our staff has been busy with new purchase and refi mortgages, and we want ALL of our members to benefit.

Our resident mortgage expert can lock in today's competitive rates* to save you thousands of dollars over the life of your loan. Contact **Kari Pierce** (NMLS #486646) directly at kpierce@rbcu.net or 815-636-2100.

Plus, use our online tools at www.rbcu.net for personalized, step-by-step assistance with:

- > the application process
- > how much you can afford
- > FHA vs Conventional mortgage options

*All Mortgage loan rates based on single family homes and a credit score above 740. Rates are subject to change daily and possibly throughout the day. Rates quoted must meet all credit underwriting criteria. Interest rates valid for purchase and no cash out refinancing. Not a promise to lend; standard credit qualifications and some restrictions apply. Contact a credit union representative for complete details.



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 - Please call for appointment

Mon - Fri 9:00am - 5:00pm

Sat 9:00am - 12:00noon

Drive-Up Hours:

Mon - Fri 8:30am - 5:00pm

Sat 9:00am - 12:00noon

MOUNT MORRIS BRANCH

4 E. Main St.

Mt. Morris, IL 61054

Phone: 815.734.6427

Lobby - Please call for appointment

Drive-Up Hours:

Mon - Thurs 8:00am - 4:30pm

Fri 8:00am - 5:00pm

Sat 9:00am - 12:00noon

Upcoming Holidays

Independence holiday July 3 & 4

Labor Day Sept 7

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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