



Dedicated to providing quality financial services



Fun! Fall Shopping at your Fingertips

Check out all the autumn colors and compare your favorite makes and models. Click on the **Auto Shopping Center** button at www.rbcu.net!

RBCU offers online research tools to help you make the best choice, plus flexible terms up to 72 months and pre-approval options for more bargaining power.

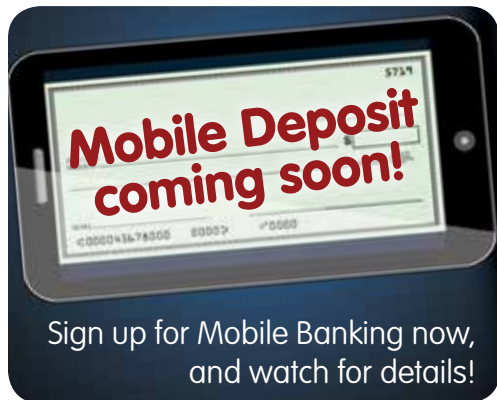
Autumn Auto Specials

2.45% APR*
60 mos

2.65% APR*
72 mos

2.85% APR*
84 mos

SPECIAL RATES LIMITED TIME ONLY. MINIMUM LOAN AMOUNT \$30,000. *APR=Annual Percentage Rate. Not a promise to lend. Rates disclosed As Low As Rates, which are based on A+ credit discount(credit score>800). Loan rates vary based on credit evaluation. Payment Example: 2.45% APR for 60 months is \$17.73 per \$1,000 borrowed; 2.65% APR for 72 months is \$15.04 per \$1,000 borrowed; 2.85% APR for 84 months is \$13.15 per \$1,000 borrowed. Ask a credit union representative for complete details.



Sign up for Mobile Banking now, and watch for details!

Identity Protection | Beware of new COVID-19 fraud schemes

The IRS and FTC are reporting a new rash of criminal fraud attempts including fake at-home tests, fake vaccines, and fake charities soliciting donations for groups affected by the coronavirus. Recent scams also include phishing emails designed to steal unemployment and stimulus payments.

Please remember: NEVER click links in unsolicited emails or give your personal or financial information to unsolicited callers. Report any suspicious messages to www.irs.gov or www.ftc.gov, and **contact us immediately if you are concerned your RBCU accounts might have been compromised.**

Harvest the Home Loan SAVINGS

DON'T MISS THIS! For a limited time, qualified mortgage applicants receive our VISA Credit Card to use at a big box retailer (Lowe's, Home Depot, Menards) for home improvements up to 1 year after closing — plus a special rate of just **3.25% APR*** on those purchases until paid off.

Mortgage rates are still low. Lock in today's rate** to save thousands over the life of your loan. Contact Kari Pierce (NMLS #486646) at 815-636-2100 or kpierce@rbcu.net.

*APR=Annual Percentage Rate. Special rate applies to qualified purchases at specific retailers only. Ask for details. **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.



HAPPIER Holidays Loan

PERFECTLY SIZED FOR YOU

7.9% APR*
36 mos

3.9% APR*
12 mos

5.9% APR*
13-24 mos

*APR=Annual Percentage Rate. Not all members may qualify; standard credit qualifications and some restrictions apply. Payment Examples: 3.9% APR for 12 months is \$85.10 per \$1,000 borrowed; 5.9% APR for 24 months is \$44.28 per \$1,000 borrowed; 7.9% APR for 36 months is \$31.29 per \$1,000 borrowed. LIMITED TIME OFFER FOR LOANS APPROVED BY 12/30/2020 ONLY. Ask a credit union representative for complete details.

Give yourself the gift of Skip-A-Pay



Skip your December loan payment(s), and keep the extra cash in your budget for whatever you need most. 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**.

Not all members may qualify. 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 2020 payment.

To pay the \$35.00 processing fee, I:

- am enclosing a check
 authorize a transfer from checking or savings # _____

Not all members may qualify. 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 - 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

Columbus Day — Mon, October 12

Veterans Day — Wed, November 11

Thanksgiving — Thurs, November 26

Christmas Day — Fri, December 25

New Year's Day — Fri, January 1, 2021

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 #
419264