



Dedicated to providing quality financial services



Ready to get away?

As travel restrictions begin to lift, we are all eager to venture out from our living rooms. RBCU's Visa TravelMoney Card is a prepaid card that's more practical than cash or checks when you travel.

Safe, rechargeable, and accepted anywhere the VISA logo is displayed, it's a secure choice for all your travel purchases. Contact us to simplify your next trip!



Your new option for a simple, affordable, convenient used car

Carvana is an e-commerce website that allows RBCU members to:

- **Browse certified inventory:** low mileage, no reported accidents, and a 150-point inspection
- **Shop from home 24/7:** buy online with delivery or pickup available as soon as the next day
- **Buy with confidence:** 7-day money back guarantee, 100-day warranty

Plus, **GET A \$100 CASH REWARD** through Love My Credit Union Rewards when you purchase a vehicle from Carvana*.

*Valid only for Carvana purchases through LoveMyCreditUnion.org. See Terms and Conditions.



MAKE A Fresh Start THIS SPRING!

Let's begin a new plan that puts high-interest rates in your past. Take this opportunity to transfer any credit card balances from other issuers to your RBCU Visa Credit Card. (Don't have our Visa Credit Card? Apply online at www.rbcu.net today.)

3.9% APR* on balance transfers for 13 months

- > No balance transfer fee
- > No annual fee
- > Chip-enabled card for added security
- > Available to new & existing cardholders



Low rates and exceptional benefits make our VISA one of the smartest credit cards you can carry. With three options — Platinum, Classic, and Classic Secured — we have a card that is right for everyone.

We make it easy to transfer balances from your other credit cards, so you start noticing a difference in your monthly budget right away. Call **815.636.2100** to initiate your Balance Transfer Request today!

*APR=Annual Percentage Rate, subject to change. 3.9% APR BALANCE TRANSFER SPECIAL AVAILABLE THROUGH MAY 31, 2021 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.



Ok, it doesn't grow on trees, but we do have FAST FLEXIBLE FINANCING for whatever you need next!

1.9% APR*
12 mo term

4.9% APR*
24 mo term

6.9% APR*
36 mo term



Limited time offer - apply today!

*APR=Annual Percentage Rate. Not all members may qualify; standard credit qualifications and some restrictions apply. Payment Examples: 1.9% APR for 12 months is \$84.19 per \$1,000 borrowed; 4.9% APR for 24 months is \$43.83 per \$1,000 borrowed; 6.9% APR for 36 months is \$30.83 per \$1,000 borrowed. LIMITED TIME OFFER FOR LOANS APPROVED BY 6/31/2021 ONLY. Ask a credit union representative for complete details.



Home Purchasing 101

If you've never purchased a home, or you haven't purchased a home for a few years, it may seem a little overwhelming. But there are really just three basic steps, and we are here to help you through the process.

- 1) Pre-qualification.** This is a preliminary consultation about how much you may qualify to borrow, based on available loan options and your specific circumstances. It gives you a good idea what down payment and monthly payments you can afford. A pre-qualification letter shows sellers you are serious when making an offer.
- 2) Pre-approval.** We customize a specific loan amount for you, after conducting a credit check and reviewing your financial information, income, and other relevant documents. You may receive conditional approval for a specific loan amount so you can shop for your home and negotiate a price.
- 3) Final approval.** After an appraisal is complete, you've chosen a title company and set a closing date, the formal loan approval is processed. Once you sign all the papers at closing, you're ready to move in!

Of course there are additional details, but your mortgage loan officer is here to help you at every turn. **Contact Kari Pierce (NMLS #486646) today at 815-636-2100 or kpierce@rbcu.net to learn more or to get started on your pre-qualification!**

DETAILS MATTER.

When you head out to shop for your next vehicle, remember that your credit union — unlike the dealership — exists to improve your financial future. Our mission is to ensure your financing is affordable and competitive, so we always keep your best interest in mind. Talk to us before you shop.

1.90%
APR*
60 mos

2.10%
APR*
72 mos

2.35%
APR*
84 mos

\$20,000 or
greater financed

\$30,000 or
greater financed

SPECIAL RATES - LIMITED TIME ONLY. *APR=Annual Percentage Rate. Not a promise to lend. Rates disclosed are As Low As Rates, which are based on A+ credit discount (credit score>800). Loan rates vary based on credit evaluation. Payment Examples: 1.90% APR for 60 months is \$17.48 per \$1,000 borrowed; 2.10% APR for 72 months is \$14.79 per \$1,000 borrowed; minimum \$20,000 financed. 2.35% APR for 84 months is \$12.92 per \$1,000 borrowed; minimum \$30,000 financed. Ask a credit union representative for complete details.

REMINDER: 2020 IRA Contributions

Want to maximize the tax benefits of your Individual Retirement Account (IRA)? You are allowed to make a 2020 IRA contribution until tax filing day (usually April 15; this may be extended for 2021). For the tax year ending 2020, you can contribute as much as \$6,000 to an IRA, or \$7,000 if you're aged 50 and older. If you don't have an IRA, let us help you open one! It can be a great tax-advantaged way to save funds for a more comfortable future.

Restrictions apply, so please contact us if you have questions or need help with your account.

intuit
turbotax.

MEMBERS SAVE UP TO \$15

Visit www.rbcu.net to Save Today!

Love My Credit Union® rewards



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

Memorial Day

Mon, May 31

Independence Day

Mon, July 5 (observed)

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