



COVID-19 Update

We continue to follow the guidance set out by the CDC, state and local authorities. Reopening recommendations continue to evolve, but our **lobbies are OPEN during regular hours.**

Per state requirements, you are required to wear a mask in our lobby, even if you have been fully vaccinated against COVID-19. Please help us keep our employees and community safe.

We continue to post updates at www.rbcu.net. Please contact us with any questions — we are here to help!



Fantastic perks & member discounts

Have you explored the options at Working Advantage? RBCU members get ALL the discounts listed for “employees!”

SAVE ON:

- Electronics • Apparel • Cars • Fitness • Gift Cards • Groceries • Hotels • Rental Cars • Special Events • And More!

Sign-up is easy and FREE!

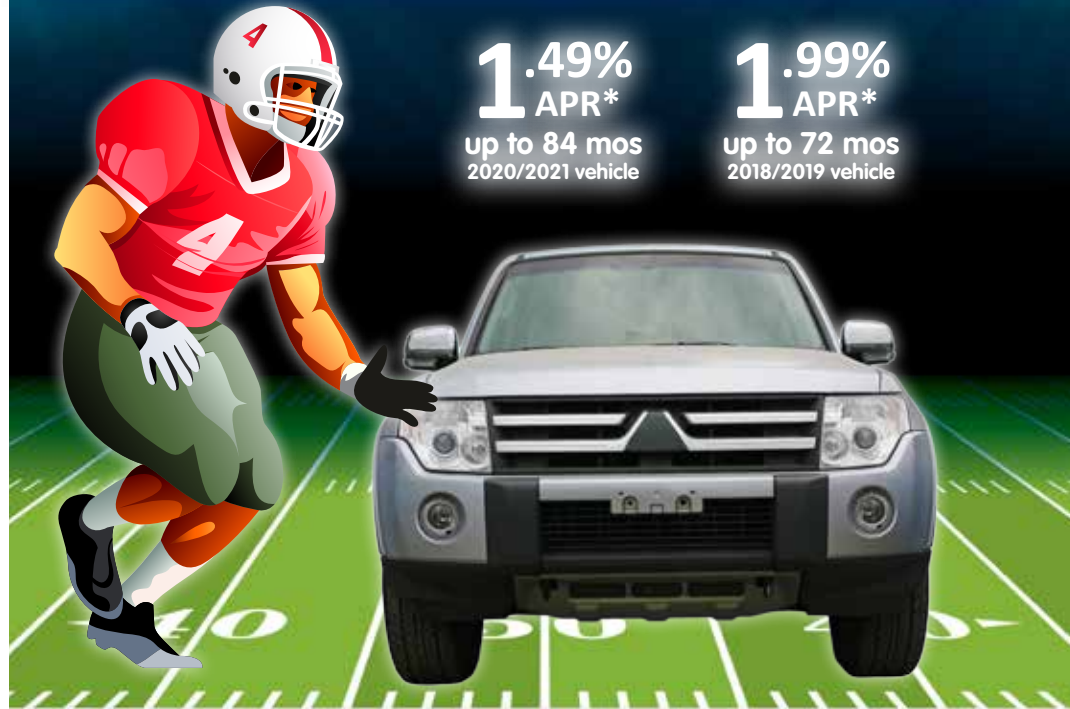
1. Go to WorkingAdvantage.com
2. Click Become a Member
3. Enter our company code:

ROCKFORDBELLCU



SCORE BIG

with a **WINNING RATE** on your next **AUTO LOAN!**



1.49%
APR*
up to 84 mos
2020/2021 vehicle

1.99%
APR*
up to 72 mos
2018/2019 vehicle

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 > 700). Current loans with Rockford Bell Credit Union will not be refinanced under this offer. Loan rates vary based on credit evaluation. Payment Examples: 1.49% APR for 84 months is \$12.54 per \$1,000 borrowed. 1.99% APR for 72 months is \$14.75 per \$1,000 borrowed. Ask a credit union representative for complete details.



AUTO SHOPPING CENTER

For “Car Shopping Made Simple,” click on our Auto Shopping Center icon at rbcu.net. Research your favorite models, find a dealer & get a loan!



CARVANA

Our “Love My Credit Union” partner, Carvana, lets you shop used cars that fit your budget, and you may qualify for a \$100 cash reward! Ask us for details.

Ready for ALL the Holidays



Get a **sweet boost** to your **autumn budget** with a Personal Loan at the **perfect rate** for you. Limited time offer - apply now!

*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 12/31/2021 ONLY. Ask 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

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

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 11

Veterans Day — Thurs, November 11

Thanksgiving — Thurs, November 25

Christmas Eve — Fri, December 24

Christmas Day — Sat, December 25

New Year's Eve — Fri, December 31

New Year's Day — Sat, Jan 1, 2022

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.

SKIP-A-PAY
AND
MELT AWAY
— ALL YOUR —
holiday stress



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 2021 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) _____

Federally insured
by NCUA



NMLS #
419264