



## HELP US TO Honor our friend and colleague

Please join us in extending best wishes to our loan manager **Kari Pierce**, who is retiring in June.

Kari has been our friendly lending expert for more than 17 years, and she will be greatly missed by members and the whole RBCU team.

We know you all wish Kari well as she starts an exciting new chapter in her life, and hope you will join us for a retirement reception early in June (*more details to come*).



## Start your spring house hunt here!

It's an excellent time to lock in a mortgage rate. The average rate on a 30-year fixed mortgage is on the rise, but rates are still at historical lows.

### How much can you afford?

The purchase price you can afford depends on a number of factors:

- Your income
- Your debt
- Your debt-to-income ratio
- Your down payment
- Your credit score

### Should you get pre-approved?

A mortgage pre-approval is RBCU's offer to loan you money based on your financial circumstances and specific terms. It helps you narrow down your price range, by ensuring the payments will fit your budget. Also, when houses are in short supply and selling quickly, a pre-approved buyer may be more attractive to sellers, because the paperwork is already underway.

### Don't wait — get started today!

Begin by gathering documents we will need for a smooth loan process:

- Social Security card
- Recent W-2 forms
- Pay stubs
- Bank statements
- Tax returns

Our lending expert, Kari Pierce (NMLS #486646) will help you find the perfect loan for your new home!

Not a promise to lend; standard credit qualifications and some restrictions apply.

**A season of bright possibilities**

**2.0% APR\***  
12 mo term

**5.0% APR\***  
24 mo term

**7.0% APR\***  
36 mo term

**Our Personal Loans help you access the dreams you deserve!**  
LIMITED TIME OFFER

When you need extra funds for your warm-weather plans, turn to Rockford Bell Credit Union for a reliable, affordable loan!

- Quick application review
- Competitive loan rates
- Flexible terms

If you believe our brightest days are ahead, we agree with you! We have all put plans on hold for the last few seasons — now is your time to shine. Get started today at [www.rbcu.net](http://www.rbcu.net)!

\*APR=Annual Percentage Rate. Not all members may qualify; standard credit qualifications and some restrictions apply. Payment Examples: 2.0% APR for 12 months is \$84.24 per \$1,000 borrowed; 5.0% APR for 24 months is \$43.87 per \$1,000 borrowed; 6.9% APR for 36 months is \$30.88 per \$1,000 borrowed. LIMITED TIME OFFER FOR LOANS APPROVED BY 6/30/2022 ONLY. Ask a credit union representative for complete details.

## Fuel costs are going UP... minimize your pain at the pump

Let us help you keep more money in your month. Like all of our members, we can't help but notice the rising costs of gas, groceries, and nearly everything else.

**Your credit union is here to help.** If you are in the market for a new vehicle, our rates remain competitive. When you apply for pre-approval, we can help ensure a reasonable monthly payment — with no surprises at the dealership.

Even if you're NOT car shopping, we still may be able to lower your monthly costs. Refinancing your current auto loan can help you pay it off sooner; or we may be able to lower your rate, your payment or both! Bring us your loan paperwork from any other lender to see how much you can save.

**2.19%  
APR\***  
up to 72 mos  
2019/2020  
vehicle

But don't wait — experts say that interest rates are on the rise this year as well. Contact us today!

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: 1.69% APR for 84 months is \$12.63 per \$1,000 borrowed. 2.19% APR for 72 months is \$14.83 per \$1,000 borrowed. Ask a credit union representative for complete details.



[www.rbcu.net](http://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](http://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

**Memorial Day**

Monday, May 30

**Juneteenth**

Monday, June 20 (observed)

**Independence Day**

Monday, July 4

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](http://www.rbcu.net), and with our Mobile Banking app.



Don't miss out on tax-advantaged savings! You can still open or add to your 2021 Individual Retirement Account (IRA) until Tax Day, which is Monday, April 18 this year.

RBCU offers both Traditional and Roth IRAs. What's the difference?

> In a Roth IRA, you contribute after-tax dollars, your money grows tax-free, and you can generally make tax- and penalty-free withdrawals after age 59½.

> In a Traditional IRA, you contribute pre- or after-tax dollars, your money grows tax-deferred, and withdrawals are taxed as current income after age 59½.

For the tax year ending 2021, you can contribute as much as \$6,000 to an IRA, or \$7,000 if you're aged 50+. If you don't have an IRA, let us help you open one!

Talk to us to learn more about your IRA options.

Restrictions apply, so please contact us if you have questions. Source: Schwab.com

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### TAX SOLUTIONS AND SAVINGS FOR MEMBERS

SCAN THE QR CODE TO VIEW SAVINGS  
TaxServices.LoveMyCreditUnion.org

**LOVE MY CREDIT UNION**

Federally insured  
by NCUA



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