



Kasasa! Funny word. What does it mean?

Kasasa means more. It was a word invented to help credit unions like RBCU break the rules and offer world-class financial products.

Kasasa Saver encourages better saving habits, by taking out some of the extra effort and making it part of an intuitive process.

Kasasa Cash Checking is not only FREE — it pays you cash rewards for everyday banking activities! Just meet a few easy qualifications* each month and earn a high dividend on your balance.

Sign up for Kasasa rewards at www.rbcu.net

Zogo

A fun mobile app for financial literacy



Knowing how to manage your money is a critical part of your journey toward financial freedom. **Zogo** rewards learners with gift cards from favorite brands — the more you learn, the more you earn!

Visit www.rbcu.net to download the app today, so you too can compete in daily “Pineapple Parties.”



We get it. You're too busy for us.

No time to stop by? We understand. And yet you still need that check deposited to your account because... bills. Lucky for you, Mobile Remote Deposit makes it as simple as taking a picture with your smartphone! Just download our Mobile Banking App today by searching “Rockford Bell Credit Union” on the App Store or Google Play.



Please help us welcome Pamela Jackson

Say hello to our new Loan Manager Pamela Jackson (NMLS #1265396). Pamela has been with RBCU since January and brings us a wealth of experience in lending, business development and banking.

We asked her a few questions about getting a mortgage in today's economy.

Is this the wrong time to buy or refinance a home?

Individual circumstances vary of course, but home prices and rates are both predicted to continue to rise. So if you are planning on a purchase or refi, you may be better off moving sooner rather than later.

Why should I 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.

How can I shorten the loan process?

Begin by gathering documents we will need to review:

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

Call or stop in to meet with Pamela as soon as possible. She can help you find and lock in the perfect loan for your home!

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

Put Your Goals Front & Center

When you need extra cash this summer, turn to RBCU for a smart, competitive **PERSONAL LOAN** — on your terms!

12 mo term	24 mo term	36 mo term
2.49%	5.49%	7.49%
APR*	APR*	APR*

Quick application review • Reasonable rates • Flexible terms
Get started today at www.rbcu.net

*APR=Annual Percentage Rate. Not all members may qualify; standard credit qualifications and some restrictions apply. Payment Examples: 2.49% APR for 12 months is \$84.46 per \$1,000 borrowed; 5.49% APR for 24 months is \$44.09 per \$1,000 borrowed; 7.49% APR for 36 months is \$31.10 per \$1,000 borrowed. LIMITED TIME OFFER FOR LOANS APPROVED BY 9/30/2022 ONLY. Ask a credit union representative for complete details.

Battling your ever-bulging driving budget

Sticker shock? More like “shock and awe,” according to Ivan Drury, senior insights manager at Edmunds, which tracks auto pricing. A combination of low inventory and soaring demand is driving car prices rocketing skyward. If you are in the market for a new vehicle, the only thing you can control may be the cost of financing.

We are fighting to keep our rates competitive. And when you apply for pre-approval, we will ensure a reasonable monthly payment — with no surprise “add-ons” at the dealership.

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.



Both prices and interest rates are predicted to continue their upward climb, so don't wait — contact us today for your best rate!

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: 1.89% APR for 84 months is \$12.72 per \$1,000 borrowed. 2.49% APR for 72 months is \$14.97 per \$1,000 borrowed. Ask a credit union representative for complete details.

1.89%
APR*
up to 84 mos
2021/2022
vehicle

2.49%
APR*
up to 72 mos
2020/2021
vehicle



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

Find your summer balance

Transfer your high-interest credit card balances to your RBCU Visa Credit Card at a great rate! Take control of your monthly budget with a special rate for 13 months of just

5.49% APR*

Stop in today and let us help you get rid of those bank and store creditors. No RBCU VISA? Now is the perfect time to apply!

*APR=Annual Percentage Rate, subject to change. 3.90% APR BALANCE TRANSFER SPECIAL AVAILABLE JULY 1, 2022 THROUGH SEPT 30, 2022 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.

working | Don't miss these... ADVANTAGE | Members-only discounts

As a member of RBCU, you have access to so many Working Advantage perks! It's cost-free and easy to enroll. Just visit WorkingAdvantage.com and use the company code **ROCKFORDBELLCU** to start saving on:

- > Appliances
- > Apparel
- > Automobiles
- > Electronics
- > Flowers
- > Fitness
- > Gift Cards
- > Groceries
- > Hotels
- > Movie Tickets
- > Rental Cars
- > Special Events
- > Theme Parks
- > And more!

Spend less and enjoy more this season! Get instant access to exclusive deals, limited-time offers, and great savings. Questions? Call 1-800-565-3712.



Upcoming Holidays

Independence Day

Monday, July 4

Labor Day

Monday, September 5

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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