



**Located at:**  
710 Third Avenue  
New Brighton, PA 15066

**Hours of Operation:**  
Mon-Thurs 9:15 A.M. - 5:00 P.M.  
Fri 9:15 A.M. - 6:00 P.M.

**Contact Numbers:**  
Phone: 724-843-3330  
Fax: 724-846-6969

[rsbellcofcu.com](http://rsbellcofcu.com)

**Have You Seen This Couple?**

Wanted: Santa Claus & Mrs. Claus  
Aliases: Kris Kringle, Jolly Old Saint Nick  
Crime: Holiday Overspending



Despite their jolly disposition and festive holiday appearance, this couple has caused many families to overspend on Christmas. They do their best work between Thanksgiving and Christmas and can be seen at malls, schools and even at your credit union. They strike where we are most vulnerable, our children. It's Black Friday, Cyber Monday and before long, the Christmas budget has gone the way of Thanksgiving leftovers.

Not to worry, R-S Bellco is ready to help, so call Chris or Diane to see what debt consolidation opportunities work best for you!

**SHERPA and R-S Bellco: Trusted Guides to Personal Data Security**

Your personal information is collected and shared everywhere - when you go online, use a debit card, or text a friend. It's increasingly more difficult to keep your information safe and out of criminals hands.



Using top ID protection technology, R-S Bellco and SHERPA Identity Protection will equip you with the tools and guidance to protect your personal information. If a breach should occur, SHERPA's proactive monitoring identifies it quickly. Plus you have immediate access to full service SHERPA identity and credit restoration experts should you ever need it.

R-S Bellco is offering the SHERPA Identity Protection solution with 3 different levels of protection. Don't cross your fingers and hope for the best - **be proactive and sign up for SHERPA today!** Sign up is easy, visit [rsbellcofcu.com](http://rsbellcofcu.com) and click the SHERPA logo.

**Board of Directors**

- Gordon Taglieri *Chair*
- Carol Schwartz *Vice-Chair*
- Jim Hartge *Treasurer*
- Paul Bigley *Secretary*
- Debra Baycura *Director*
- Keith Grable *Director*
- Lynn Reinhardt *Director*

**Supervisory Committee**

- Keith Grable *Chair*
- Bill Castor
- Fred Schwartz

**Office Staff**

- Bill Wehr *CEO*
- Janice Glass *Office Manager*
- Diane Furman *Loan Officer*
- Chris Matthews *Loan Officer*
- Anissa Heaton *Processing*
- Tina Grimm *Teller*
- Christina Sines *Teller*
- Lina Houser *P/T Teller*

**Look Inside for Great Member Loyalty Reward Loan Promotions**

**R-S Bellco Federal Credit Union**

**Membership is now open to anyone who lives, works, worships, goes to school or volunteers in Beaver County**

# Member Loyalty Rewards Get Your Reward Today

Member Loyalty Rewards (“MLR’s”) is our way of saying...

## **IF YOU ARE WITH US, WE ARE WITH YOU**

by offering rewards like great financing offers, low interest rates, low loan costs and MORE to members with qualifying share draft (checking) accounts. Call or check on line for full details to qualify.

### **A 2.75% Home Equity Loan for 10 Years!!**

A fixed-rate home equity loan as low as 2.75% for up to 10 years. You can borrow up to 80% of the appraised value of your home for any reason. We also require that the mortgage be a first position. **Compare** and start saving today!

### **We Pay Your Loan Costs (Save over \$200)**

R-S Bellco will pay all costs but your appraisal if you qualify for member loyalty rewards. This could save more than \$200 on a home equity loan or line of credit (minimum \$20,000 new money required)!!!

### **Get an Extra 1/2% off on Car & Bike Loans**

Use your loyalty with R-S Bellco to earn an extra 1/2% off on your next car, truck or motorcycle loan whether you are buying or just refinancing from another lender. **You can use that extra 1/2% to get your 48 month car or truck loan rate as low at 0.99%!**

### **Share and CD Secured Loans Are ONLY 2.49%**

If you hadn’t earned enough already, Member Loyalty Rewards can get you a **fully-secured share or CD loan at 2.49%, or 0.50% below the regular rate!!!**

**Go to [rsbellcofcu.com](http://rsbellcofcu.com) for more rates and terms**



Buying a home? Our partners at OwnersChoice Funding have a loan to fit your needs.

Go to [ownerschoice.com](http://ownerschoice.com) and apply today!

## LOAN & SAVINGS RATES

Effective 1/1/16

### **Loan Rates (APR)**

#### **New and Used Autos:**

2012-16 48 Mo	1.49%
60 Mo	2.49%
72 Mo	2.99%

2010-11 48 Mo	1.99%
60 Mo	2.99%
72 Mo	3.49%

2009 60 Mo	3.49%
2008 60 Mo	3.99%

#### **New/Used Motorcycles:**

2013-16 48 Mo	3.49%
60 Mo	4.49%
72 Mo	5.49%

Great rates on older bikes too!

#### **Boat/RV/ATV:**

Check great rates on-line!

#### **Home Equity:**

60 Mo	2.50%
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#### **MLR 120 Mo 2.75%**

180 Mo	4.50%
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#### **Share or CD Secured:**

Up to 60 Mo	2.99%
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#### **Unsecured:**

36 Mo	9.00%
60 Mo	9.99%

#### **VISA Card: 12.90%**

Loan rates are “as low as” and are subject to creditworthiness and loan term. Rates include a 0.25% reduction for automatic debit of loan payments, excludes VISA credit card and HELOC.

### **Savings Rates (APY)**

Share Accounts 0.10%

#### **Share Certificates (CD’s):**

6 Mo	0.30%
12 Mo	0.40%
24 Mo	0.70%
36 Mo	1.05%

IRA’s (Traditional, Roth and Education) 0.40%

Rates are subject to change without notice. Visit us on-line for updates and complete information.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government



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### A. Loan Information

#### Type of Loan

- Personal
- Share Secured       Board Special
- New Auto               Used Auto



Account Number \_\_\_\_\_

Amount Requested \_\_\_\_\_

Term \_\_\_\_\_

Yr, Make, & Model of Auto \_\_\_\_\_

Loan Purpose \_\_\_\_\_

- Consolidated Loan       Yes       No
- Credit Disability Insurance  Yes       No
- Credit Life Insurance       Yes       No

PROOF OF INCOME: Shall be last two most recent payroll stubs. If retired - proof of social security or pension required. If self-employed - most recent two years income tax returns required.

### B. Applicant

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

Social Security # \_\_\_\_\_

Birth Date \_\_\_\_\_

Home / Cell Ph \_\_\_\_\_

Work Ph \_\_\_\_\_

Own       Rent      Payment \_\_\_\_\_

Employer & Address \_\_\_\_\_

Position \_\_\_\_\_

Years There \_\_\_\_\_      Salary \_\_\_\_\_

Marital Status \_\_\_\_\_      # of Dependents \_\_\_\_\_

Other Income\* \_\_\_\_\_

Nearest Relative not living with you and phone number: \_\_\_\_\_

### C. Co-Applicant

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

Social Security # \_\_\_\_\_

Birth Date \_\_\_\_\_

Home / Cell Ph \_\_\_\_\_

Work Ph \_\_\_\_\_

Own       Rent      Payment \_\_\_\_\_

Employer & Address \_\_\_\_\_

Position \_\_\_\_\_

Years There \_\_\_\_\_      Salary \_\_\_\_\_

Marital Status \_\_\_\_\_      # of Dependents \_\_\_\_\_

Other Income\* \_\_\_\_\_

\* NOTE: Alimony, child support, or separate maintenance income need not be revealed if you do not want it considered as a repayment source

### D. Credit Information

Please list all credit and installment loans you now hold. Please use another sheet of paper if necessary.

Lender	Balance	Monthly Payment

### E. Miscellaneous Information

Are there any other persons obligated on any of the above loans?       Yes       No

Which ones and who? \_\_\_\_\_

Are you a co-maker, co-signer, or guarantor on any loan?       Yes       No

For whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Have you been declared bankrupt in the last 14 years?       Yes       No

### F. Signatures

I authorize you to investigate my credit record, to check statements I've made, to report your credit experience with me and to keep the application. ALL INFORMATION SET FORTH IN THIS APPLICATION IS DECLARED TO BE A TRUE REPRESENTATION OF THE FACTS FOR THE PURPOSE OF OBTAINING THE CREDIT REQUESTED AND ANY WILLFUL MISREPRESENTATION ON THIS APPLICATION COULD RESULT IN CRIMINAL ACTION.



Applicant's Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Co-applicant's Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

## “R-S Bellco Members Care”



### R-S Bellco Scholarships Now \$1,000.00 each!

Many students are preparing to begin or return to classes as they work to make their mark on the world. R-S Bellco Members Care is proud to once again offer up to (3) three \$1,000 traditional and up to (2) two \$500 trade/vocational Scholarship Awards. We believe our children and grandchildren are the future of our credit union!

#### TRADITIONAL

The traditional award is based on academic performance, social and community involvement, and the preparation and content of an essay.

#### TRADE/VOCATIONAL/ASSOCIATE DEGREE

The trade/vocational/associate degree award is based on reasons for pursuing this training/degree.

#### **APPLICATIONS AND ESSAYS ARE DUE MARCH 1.**

Awards will be announced by April 1! Applications and complete rules are in the office now.

## Turn \$1,000.00 into \$1,500.00!

### Beaver Chapter of Credit Unions Scholarships

The Beaver Chapter of Credit Unions is once again offering five (5) \$500 scholarships to qualified students pursuing two or four year degrees or a full-time job preparatory program at accredited schools.

Applications and complete rules are in the office now. The essay question is the same as the R-S Bellco traditional scholarship, so a strong effort could result in both awards.



### IMPORTANT NOTICE ABOUT ATM DEPOSITS

Effective January 1, 2016, all deposits made to an R-S Bellco account through an ATM will have a five (5) business day hold before those funds are available. Longer holds may apply to amounts over \$5,000. Alternative deposit options such as direct deposit and shared branching may improve availability of funds.

### *First Quarter 2016 Office Closings*

We will be closed the following days this quarter.

- Friday, January 1, 2016 — New Year's Day
- Monday, January 18, 2016 — Martin Luther King Day
- Monday, February 15, 2016 — President's Day



Even when the credit union is closed, you can access your account funds and information on holidays and weekends using

1. Your R-S Bellco Debit Card
2. Virtual Branch Home Banking
3. TouchBanking Mobile App or a
4. Shared Branching facility

#### **ALL FREE SERVICES**

### *Recognizing Service*

Join us in recognizing our employee's service to you.

Lina Houser

27 years



Mobile Banking

