



R-S Bellco

3RD QTR 2016

Serving Beaver County

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

Rates Rising? Not at R-S Bellco



Do you hear all the talk about rising interest rates? We hear it too, but we aren't listening. You can get the same great low rates on vehicles

and home equity loans as you did last year! Check out some of our best rates available. Come in or apply on-line today.



Vehicle Loans (2014-16)	Regular Rates	Rewards
48 Months	1.49%	0.99%
60 Months	2.49%	1.99%
72 Months	2.99%	2.49%

What is That Large Glowing Object in the Sky?



Yes, it's the sun! Now you can see all the work that needs to be done around the house. Don't fret! We have fixed term home equity loans and super-convenient equity lines of credit to meet your needs.

Home Equity	Regular Rates	Rewards
120 Months	3.50%	2.75%
HELOC	Intro rate 1.75% for 12 months	

Other great rates and terms are available. Rates are "as low as" and are subject to creditworthiness. Rates include a 0.25% reduction for automatic payment from an R-S Bellco account, except for HELOC, and are subject to change without notice. Call, come in or visit rsbellcofcu.com for more details.

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

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*

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 for more rates and terms

I WANT TO PICK MY OWN DEBIT CARD PIN NUMBER!

We heard you! Starting July 6, you can call 1-800-757-9848 toll-free and change your PIN number to a number you choose. **FINALLY!!!** You will also be able to activate your new and reissued cards by telephone and not at an ATM.

LOAN & SAVINGS RATES

Effective 7/1/16

Loan Rates (APR)

New and Used Autos:

2014-16	48 Mo	1.49%
	60 Mo	2.49%
	72 Mo	2.99%
2012-13	48 Mo	1.99%
	60 Mo	2.99%
	72 Mo	3.49%
2011	60 Mo	3.49%
2010	60 Mo	3.99%

New/Used Motorcycles:

2015-16	48 Mo	3.74%
	60 Mo	4.74%
	72 Mo	5.74%

Great rates on older bikes too!

Boat/RV/ATV:

Check great rates on-line!

Home Equity:

60 Mo 2.50%

MLR 120 Mo 2.75%

180 Mo 4.50%

Share or CD Secured:

Up to 60 Mo 2.99%

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%

12 Mo Youth CD 0.50%

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

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

"R-S Bellco Members Care"



R-S Bellco Scholarships Awarded!

We had another successful scholarship season in 2016. As reported last quarter, four scholarships were awarded totaling \$4,000.00 bringing the total awarded to \$17,000.00 since 2011!

Our efforts to raise funds for scholarships continue. The bake sale held at the end of March raised over \$1,100.00. Thanks to all who baked and bought goodies. Your generosity shows everyone that...

R-S Bellco Members Care!



Discount Amusement Park Tickets are Back
Kennywood Park, Cedar Point, Waldameer Park
and Waterworld, Idlewild and Soak Zone,
Sandcastle, Pittsburgh Zoo and PPG Aquarium.
Have some summer fun!!

DISCLOSURES REGARDING ELECTRONIC "WHOLESALE CREDIT" TRANSACTIONS SUBJECT TO UNIFORM COMMERCIAL CODE ARTICLE 4A

PROVISIONAL PAYMENT:

Credit given by R-S Bellco Federal Credit Union to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

NOTICE OF RECEIPT OF ENTRY:

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and will not do so. However, we will continue to notify you of the receipt of payments in the periodic statement we provide to you.

CHOICE OF LAW:

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the Commonwealth of Pennsylvania, unless it has otherwise specified in a separate agreement that the law of some other state shall govern.

For questions call or write:

1-724-843-3330
R-S Bellco Federal Credit Union
710 Third Avenue
New Brighton, PA 15066

Third Quarter 2016 Office Closings

We will be closed the following day this quarter.

- Monday, July 4, 2016 — Independence Day
- Monday, September 5, 2016 — Labor 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

Recognizing Service

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

Diane Furman	26 years
Chris Matthews	23 years
Anissa Heaton	16 years



Mobile Banking

