



Rockford Bell Credit Union

Dedicated to providing quality financial services

Use the Slow Housing Market to Your Advantage Maintain & Build Your Home's Value

In today's market, few home sellers are getting their asking price — or even what they believe their home is worth. But if you aren't planning an immediate move, you may fare better. Use the following checklist to maintain and improve the future value of your home:

Are you maintaining value?

- Kitchen & bath:** Plumbing, grout and caulking should all be in good condition.
- Basement:** Check foundation periodically for leaks due to settling.
- Attic & roof:** Waterproof against roof leaks, keep gutters and downspouts unobstructed, invest in adequate insulation & pest control.
- House exterior:** Paint, siding, bricks/stucco & masonry should be free of cracks. Sidewalks & asphalt, too.



Can you add value?

- Basement waterproofing:** At an average of \$3,000, this usually recoups more than 100% of its cost when the house goes on the market.
- Kitchen updates:** According to a recent survey by *Remodeling* magazine, the average spent on refinishing an outdated kitchen — including lots of counter space, high-quality flooring, new cabinets and appliances — averaged \$8,507 and recouped 94% of its cost. Invest in neutral ceramic tile, hardwood, and granite.
- Bath updates:** At a cost of around \$15,000 a full bath recoups at least 90% of its price tag, with a second bath adding more value than a third.
- Curb appeal:** According to the National Association of Realtors, a professional paint job on the exterior costs an average of \$3,250 and recoups 81% of its cost. And a good first impression — neatly mowed grass, new mulch and trimmed bushes — can add as much as 10% to the value of the home.

Ready to get started? Rates are still low, so borrowing against your home's equity to build its value is an especially smart investment right now. **Talk to our friendly loan staff at the branch near you about our competitive Home Equity Loan at the credit union this spring!**

Not a promise to lend. Standard credit qualifications and some restrictions apply. Ask for details.

SPRINGinto our low rates

\$5000 @ 8.9% APR*
FOR 24 MONTHS

*APR=Annual Percentage Rate, subject to change. Not a promise to lend. Standard credit qualifications and some restrictions apply.



Congratulations Class of 2011!

High School & College Graduates:

In honor of your academic achievements, Rockford Bell Credit Union has a \$25 graduation gift waiting for you.

For complete details and eligibility, visit us at rbcu.net

Your BILL PAY is Now New and Improved!

Aside from a new look, some of the improvements you'll notice include:

- Streamlined payment and payee setup processes
- Increased visibility of upcoming and recent payments
- Immediate access to the most common needed tasks on the *Make Payments* page
- Consolidation into a single page of the most common tasks
- Ability to receive an electronic version of your bill thru bill pay

Haven't signed up yet? Now is the perfect time. Go to rbcu.net today!

www.rbcu.net

MAIN OFFICE - LOVES PARK

4225 Perryville Road
Loves Park, IL 61111
Phone: 815.636.2100

Lobby Hours:

Mon - Thurs 9:00am - 5:00pm
Fri 9:00am - 6:00pm
Sat 9:00am - 12:00noon

Drive-Up Hours:

Mon - Thurs 7:30am - 5:30pm
Friday 7:30am - 6:00pm
Sat 9:00am - 12:00noon

ROCKFORD BRANCH

702 E. Jefferson St.
Rockford, IL 61107
Phone: 815.968.7020

Lobby Hours:

Mon - Thurs 8:30am - 5:00pm*
Fri 8:30am - 6:00pm*
Sat 9:00am - 12:00noon

*Closed daily from 1pm-2pm

MOUNT MORRIS BRANCH

4 E. Main St.
Mt. Morris, IL 61054
Phone: 815.734.6427

Lobby/Drive-Up Hours:

Mon - Thurs 8:00am - 4:30pm
Fri 7:30am - 5:00pm
Sat 9:00am - 12:00noon

24/7 VISA HELP LINES

Credit: 800-322-8472
Debit/ATM: 800-523-4175

24 HOUR PHONE BANKING

815-636-2559

ONLINE BANKING & BILL PAY

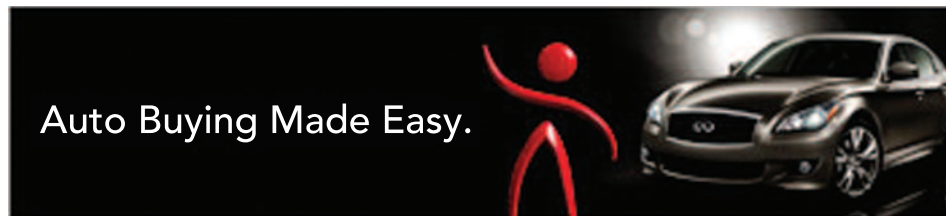
www.rbcu.net



It's like having an RBCU branch right inside the auto dealership!

Get all the advantages of credit union financing

To make auto buying easy, we've made arrangements to do your financing through RBCU at the dealership. As a member, you can go to any of the following dealerships: Bachrodt Motors Inc., Lou Bachrodt Chevrolet Company and Wolf Automotive, Inc.



Look for the graphic above at rbcu.net: it links you to tools for building your ideal car and/or shopping for a new and used vehicle. To make shopping even more enjoyable, pre-apply for a loan in person at any of our three locations or online. For a limited time, you can get in on our **Spring Auto special of .25% off our already low rates on any vehicle loan!**

Not a promise to lend. Standard credit qualifications and some restrictions apply. Limited time offer; ask for details.



The last day to open or deposit into an IRA (Individual Retirement Account) for 2010 is Monday - April 18, 2011. For more details, please contact Joyce or Gretchen at 815.636.2100



Upcoming Credit Union Holidays

Good Friday - Friday, April 22, 2011	Closed at 1pm
Memorial Day - Monday, May 30, 2011	Closed
Independence Day - Monday, July 4, 2011	Closed

Remember, even when we are closed, you can access your accounts online at rbcu.net, Mobile Banking or via 24 Hour Phone Banking at 815.636.2559

Why Throw Away Your Money? Save with Sprint!

RBCU is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan — available to both new and existing Sprint customers

Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived upgrade or activation fees

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

