



Rockford Bell Credit Union

Dedicated to providing quality financial services

Go Ahead & Put That Bow on Top

Five 40MPG+ Choices Under \$16,000

2012 Mazda3 Sedan

28 mpg city, 40 mpg hwy: \$15,800

2012 Hyundai Elantra

29 mpg city, 40 mpg hwy: \$15,195

2012 Ford Fiesta SFE

29 mpg city, 40 mpg hwy: \$13,995

2012 Chevrolet Sonic Eco

40 mpg hwy: \$13,735

2012 Hyundai Accent Sedan

30 mpg city, 40 mpg hwy: \$12,445

Auto commercials featuring a gigantic bow on the newest model may be a cliché, but that's because the last quarter of the year really is a great time to purchase or upgrade your ride. Here's why:



Late-Year Sales Slump

Auto retailers often have to struggle to meet sales quotas during the holiday months, when consumers typically spend more of their flexible income on gifts and entertainment. "Deals get better later in the year," says Jesse Toprak, auto sales analyst with TrueCar.com. Dealers may be more willing to take your offer now than during higher sales months, especially if you're well-informed about current prices. It pays to research your options online before shopping.

Manufacturer Incentives

Auto retailers are usually rewarded with larger inventories of new models if they have moved the current inventory quickly. If you're not set on the very latest 2012 model, you can often negotiate a lower price on the still-new 2011 model.

Before you go shopping, get pre-qualified with us for your auto loan. Then you can negotiate with the dealer from a position of having "cash-in-hand." Credit union financing is consistently the most competitive option available.

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Box up the Holiday Bargains with a ho-ho-ho lot of purchase power!

Help Us Help the Community!

Bring in 2 non-perishable food items before the end of the year, and receive **.25% APR*** OFF our consumer loan rates and an **additional .10% APY**** for share certificate rates.

*APR=Annual Percentage Rate. Cannot be combined with other special offers. Not a promise to lend; standard credit qualifications and some restrictions apply.
**APY=Annual Percentage Yield.



If you don't have Santa on speed-dial, you might have to foot the bill for this year's holidays on your own. But that's ok – because we're here to help! Leave your magical moments to us, and we'll help keep your interest charges in check.

Keep some jingle in your pocket with our Holiday Loan

This special offer allows you to spread your holiday season expenses out over the next 12-24 months*—at a low interest rate of just **8.25% APR****. With our Holiday Loan, your gifts,

ornaments, and celebrations will cost you a lot less in the long run than if you use other credit cards at 18%-36%! With quick approval and a minimum loan of \$500, you can be generous AND wise this holiday season. (Available through Dec. 24th)

Saving all the way with our low-interest credit card

Everybody likes the convenience of a credit card for holiday shopping. But this season, make sure it's your Rockford Bell credit card. With a current rate as low as **8.9% APR****, you'll spend a lot less money over the long term than with retail or bank cards. Celebrate in style—without worrying you'll regret it later!

*Ask about our 25-36 month Holiday Loan at 9.25% APR. **APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.

Attention Rockford Bell Visa Debit Cardholders:

If you are traveling outside of the U.S., please be aware: Transactions from certain countries have been blocked for security reasons. Contact us before you travel. We can make special arrangements to ensure your specific debit card will not be blocked. So please, call us first!

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
Fri 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



Who will **WIN** this year?

In the long standing Bears/Packers rivalry, we will not attempt to predict the winner for this season. (Or should we have said Packers/Bears? Let us know.)

WIN NFL GEAR... We're more interested in who will win the NFL jerseys* currently on display in our lobbies! To enter the drawing for one of the jerseys, just open a new VISA® account at Rockford Bell Credit Union before December 27, 2011.

SUPPORT A WINNING CAUSE... Rockford Bell Credit Union is a team player, and we support the NFL's drive for hunger relief. **Vote for your favorite team at your branch, and we will make a donation to local food banks.** (To learn more about the NFL's official Kick Hunger Challenge® go to www.tasteofthenfl.com)

YOU COULD EVEN WIN TICKETS TO THE BIG GAME... Use your Rockford Bell Credit Union Visa card now through December 27, 2011, and you'll be automatically entered for a chance to win the **VISA SUPER BOWL XLVI**

SWEEPSTAKES**, which includes game-day tickets for you and 10 friends! Whether you're looking to upgrade your TV, stocking up at the grocery store for your favorite team's tailgate, or heading to dinner at your neighborhood restaurant to watch a game with friends, when you use your RBCU VISA card, you earn another chance to win!



Good luck to all our football fans this season, and we encourage you to help us make our local food pantries the real winners.

*No purchase necessary. We will draw one winner on or after 12/27/2011 at random from new and existing RBCU VISA cardholders at each branch. Winners will receive one NFL jersey (as-is) from those displayed. Odds of winning depend on number of entries. RBCU board members and employees are not eligible to win. Team logos are registered trademarks of the National Football League (NFL). The NFL is not a sponsor of nor associated with this drawing. Not a promise to lend; standard credit qualifications and some restrictions apply. **NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN VISA SUPER BOWL XLVI SWEEPSTAKES. Open to legal U.S. residents, 18 or older as of 9/8/11. For details on Non-Purchase Entries, see Sweepstakes Official Rules at visa.com/NFL. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends 12/27/11. Sponsored solely by Visa U.S.A. Inc.

Auto Loans

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Auto dealers may offer zero percent financing, but usually only for people with A+ credit, and only on certain in-stock makes and models **IF** you don't take a manufacturer rebate. In addition, some unscrupulous dealers have been reported to add hidden fees and extra costs even **AFTER** you sign the loan paperwork! Why take the chance? Rockford Bell offers our lowest rate on both new and used auto loans for any make or model. Our current rates are as low as **2.49% APR***. We disclose all terms of the loan before you sign anything, and we'll explain anything you don't understand.

Contact us today at **815-636-2100** or apply online at **www.rbcu.net**. Finance with us, and then go find that oversized bow!

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Credit Union Holiday

Veterans Day - Closed Friday, Nov 11, 2011

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.

