



# Rockford Bell Credit Union

*Dedicated to providing quality financial services*



## BE COUNTED: Register to Vote

In Illinois you must register by  
OCTOBER 5, 2010  
to vote in this November election!



## GreatRate/Donate Loan Special

*Help us to help you to help others*

Between now and Thanksgiving, you can receive **.25% off** our already low loan rates when you bring two cans of food to the credit union. The proceeds of this canned food drive will benefit the Rockford Rescue Mission.

Whether you use the money to consolidate bills, find a more reliable car, update your kitchen appliances, or take a much-needed trip — you'll get a **Great Rate** and a chance to **Donate** a little kindness to someone less fortunate. They get a meal, and you save money for the length of your loan. It's a great way to start off your holiday season.

\*Not a promise to lend; standard credit qualifications and some restrictions apply. Loan must be closed before November 25, 2010. Reduced rate offer excludes all mortgage loans and VISA credit cards.

## Enjoy the Holiday You Can Afford

"Cutting back on extras" seems to be the theme of the year. Our members shared some secrets for celebrating the season on a smart budget.

**Kerry J. shops online** — "Most online stores offer coupons and discounts," he says. "Join your favorite stores' email lists or type the store name + coupon into Google." Additional tip: "New customers get better deals than regulars, so delete your browser's cookies before you shop, so the store site won't 'recognize' you."

**Dianne C.** avoids the post-holiday blues entirely — "I used to hate getting my credit card bills in January," she admits. "I would just charge all the holiday extras. But now, with the RBCU Holiday Loan — I plan a better budget, and I don't end up paying 24-36% extra for months on everybody's gifts."

### Tired of high-interest payments?

## Get the Credit You Deserve just in time for the holidays....

### When you compare credit cards, ours becomes the obvious choice.

Unlike creditors who profit from your high interest payments, RBCU exists to improve the financial lives of our members — so our credit card policies are designed to benefit your best interests.

PLUS, our VISA cards carry NO Balance Transfer Fee. Zero. So if you're still struggling along with a high-interest creditor, contact us TODAY to apply for one of our fair, friendly credit cards.

- As low as 8.90%APR\*
- Same low rate for cash advances
- NO Balance Transfer Fee

Apply today and pay less  
for your holiday shopping!



\*APR=Annual Percentage Rate. Not a promise to lend; standard credit qualifications and some restrictions apply. "As low as" rate is our best rate; your rate may be higher depending on your credit history.



Let us help with your gifts, travel and all the extra trimmings! To apply for our Holiday Loan, talk to one of our friendly representatives today, or apply online at [www.rbcu.net](http://www.rbcu.net).

\*APR=Annual Percentage Rate. Not a promise to lend; standard credit qualifications and some restrictions apply. Limited time.

**Rates may never be lower... Ask about our 30-year mortgages!**



[www.rbcu.net](http://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](http://www.rbcu.net)

## Six Reasons to sign up for E-Statements today

### How they help you and the environment

If you haven't registered for Internet Banking and Bill Pay at Rockford Bell Credit Union, you're missing out on one of the greatest financial management innovations of our time. Members who have account access from their desktop come to wonder how they ever lived without these benefits. **E-Statements take these benefits a step further:**



1. *Increased security* — no chance of your statement being stolen or lost in the mail
2. *Desktop convenience* — no need to travel farther than the next room
3. *More immediate information* — your E-Statement arrives sooner than via "snail mail"
4. *Better control/planning* — fast, accurate information allows you to manage your money and set realistic goals
5. *Credit union benefits* — lower postage costs put us in a stronger position to offer you better rates and financial services
6. *Environmental benefits* — no paper used for statements or envelopes, and no fuel used for postal delivery

**A word about online security...**

Rockford Bell Credit Union's computer systems and networks are protected by state-of-the-art, 128-bit encryption technology, and your accounts are password-protected as well. So you never need to worry about the safety of your money or your information.



If you have any questions about Internet Banking, Bill Pay or E-Statements, please visit our website, stop in and see us, or call one of the friendly representatives at your nearest convenient branch.



### Holiday Closings

- Thursday, Nov. 11: Veterans' Day
- Thursday, Nov. 25: Thanksgiving
- Fri. & Sat., Dec. 24 & 25: Christmas
- Fri., Dec. 31: New Year's Eve - close @ 1pm
- Saturday, January 1: New Year's Day

*Your RBCU Board and staff members wish all of our members a safe and happy holiday!*

