



# ROCKFORD BELL CREDIT UNION

*Dedicated To Providing Quality Financial Services*

## Your Rockford Bell Credit Union Accounts: Safe and Sound

Savings at Rockford Bell Credit Union (RBCU) are backed by the National Credit Union Share Insurance Fund (NCUSIF), a fund maintained by the U.S. Treasury. The NCUSIF is administered by the National Credit Union Administration, an agency of the federal government, which insures your savings up to \$100,000. Federal insurance protects your money at RBCU in share savings, share draft/checking, share certificate, trust fund, and retirement accounts.

▶ NCUIF coverage is to credit unions as the FDIC (Federal Deposit Insurance Corporation) coverage is to banks. The full faith and credit of the U.S. Treasury backs both funds.



Home Equity Mortgage Special\*  
9/15/08—10/15/08

Receive \$10,000 or more in new money and RBCU will pay the appraisal fee.

Consumer Loan Special\*  
10/1/08—10/31/08

Open a Christmas Club Account with Direct Deposit and receive .50% off any consumer loan rate.



Signature Loan Christmas Special\*  
10/15/08—12/24/08

Borrow \$500 or more at our special rate of 8.90% up to 24 months.

\*Not all members will qualify.

### International Credit Union Day

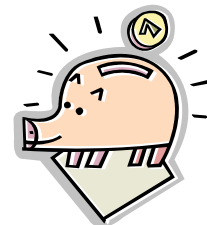
Stop in to enjoy refreshments on October 16, 2008!



## Individual Retirement Accounts (IRAs)

Rockford Bell Credit Union offers both Traditional and Roth IRAs to ensure flexibility in meeting your retirement planning needs. IRAs are separately insured by the NCUSIF up to \$250,000.

While your contributions may be tax deductible, it's important to check with your tax advisor before participating in either of these IRA plans.



With Christmas right around the corner...

**Visa Gift Cards** are the perfect solution.

So, why waste time deciding what they might like?

With a **Visa Gift Card**, they can receive a gift you can be sure they will enjoy.

**Locations & Hours:**

**Main Office - Loves Park**

4225 Perryville Road  
Loves Park, IL 61111  
Telephone: 815-636-2100

**Lobby Hours:**

Monday - Thursday - 9 a.m. - 5 p.m.  
Friday - 9 a.m. - 6 p.m.  
Saturday - Closed

**Drive-up Hours:**

Monday - Thursday - 7:30 a.m. - 5:30 p.m.  
Friday - 7:30 a.m. - 6 p.m.  
Saturday - 9 a.m. - 1 p.m.

**Rockford Branch**

702 E. Jefferson Street  
Rockford, IL 61107  
Telephone: 815-968-7020

**Lobby Hours:**

Monday - Thursday - 8:30 a.m. - 5 p.m.\*  
Friday - 8:30 a.m. - 6 p.m.\*  
Saturday - 9 a.m. - 1 p.m.

\* Closed daily from 1 p.m. - 2 p.m.

**Mount Morris Branch**

4 East Main Street  
Mount Morris, IL 61054  
Telephone: 815-734-6427

**Lobby/Drive-up Hours:**

Monday - Thursday - 8 a.m. - 4:30 p.m.  
Friday - 7:30 a.m. - 5 p.m.  
Saturday - 9 a.m. - Noon

**24/7 VISA HELP LINE**

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

24 Hour Loan By Phone: 800-482-8773

24 Hour Phone Banking: 815-636-2559

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

**Office Closings...**

**Veterans Day**

Tuesday, November 11th

**Thanksgiving**

Thursday, November 27th

**Christmas Eve**

Wednesday, December 24th  
Open until 1 p.m.

**Christmas Day**

Thursday, December 25th

**New Years Eve**

Wednesday, December 31st  
Open until 1 p.m.

**New Years Day**

Thursday, January 1st



**Share Certificates / IRAs** (Individual Retirement Accounts)

\$1,000 Minimum

	<u>Stated Rate:</u>	<u>APY*</u>
6 Month:	2.73%	2.76%
12 Month:	2.93%	2.96%
18 Month:	2.98%	3.01%
24 Month:	3.25%	3.29%
36 Month:	3.35%	3.39%



\*Annual Percentage Yield. Rates as of 09-30-08. All rates subject to change without notice. Contact Rockford Bell Credit Union for more details.

**Rockford Bell Credit Union members can save on auto and home insurance!**



MEMBERS® Auto and Home Insurance from LibertyMutual includes many value-added benefits with all policies, such as:

- Full product offering (auto, home, condos, renters, boats and motors)
- 24/7 claims reporting and assistance
- After-hours customer service
- Convenient payment options
- Rates guaranteed for twelve months, not six months
- e-Service and online access

For more information contact your local agent:



**Steve Harring**  
Sales Representative  
815-633-1070, ext. 56895  
Steve.Harring@LibertyMutual.com  
7029 Rote Rd., Ste. 105  
Rockford, IL 61107



Coverage provided and underwritten by leading insurance companies, including Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state regulations allow. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union.



**KIDS' CORNER**

**Unsure what to do about your child's extra money??**

Why not open a Moola Bell Account that earns interest while your child grows. With every deposit of \$25 or more your child will earn rewards. After they reach 10 deposits, of \$25 or more, they get their own Moola Bell T-Shirt. This is a great way to get your child into the "savings" mode.



Give your child "spare change" for their piggy bank and have them guess how much money they have saved. Then bring the money in to deposit into their account.

\*Child's Social Security Card is required plus a \$25 deposit to open an account.