



ROCKFORD BELL CREDIT UNION

Dedicated To Providing Quality Financial Services

Looking for a Loan? You're a Member at the Right Place

Did you know Rockford Bell Credit Union offers some of the **lowest mortgage rates** in the area to qualified members? In addition, we offer friendly, quick service that doesn't end when you buy your home. A point of difference between rates can mean thousands of dollars saved over the life of the loan. Visit RBCU.net for our latest low rates.

▶ In addition, we have added **FHA mortgages** to our products and services. FHA (the Federal Housing Administration) enables approved lenders like RBCU to help more people afford homes. Many people who would not qualify for a conventional mortgage qualify for FHA mortgages. Down payments on an FHA mortgage can be as low as 3.5% of principal. If you have wanted to purchase a new home and have questions about the type of loan that's right for you, our loan officers are happy to answer your questions. Call us or stop by any of our offices today.



Home Equity Loan Special*

03/01/09—04/30/09

Take out a HELOC or 2nd Mortgage and pay reduced closing costs. Plus, enter to win a \$100 Home Depot gift card!



Consumer Loan Special*

03/01/09—04/30/09



Receive a discount off of our normal auto loan rates. Varies by year and model. Ask our loan department for more information.

*Not all members will qualify. Consumer loan special excludes VISA cards.

Did you know...

The most popular auto color in North America during 2008 was white.

Source: Dupont 2008 Automotive

April 15th is almost here. **TurboTax free Federal filing** is the perfect solution for those who qualify. For state filing and premium packages, RBCU members receive a discount when they purchase TurboTax through our website.



Visit www.rbcu.net/TurboTax to sign up and learn more about direct depositing your refund.

Help Fight Cancer with Relay for Life!

Help the **Rockford Bell Rebels** raise money for their 24-hour walk at Relay for Life 2009. Relay for Life is an overnight event to spread awareness of cancer prevention, treatments and cures, celebrate survivorship and raise money for American Cancer Society research.



Relay for Life gives more than \$100 million to cancer research every year. Please help us by contributing to our **Relay for Life Donation Canisters** placed at every branch. Thank you!

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 Phone Banking: 815-636-2559

www.rbcu.net

Upcoming Dates...

2008 Tax / IRA Contribution Deadline

Wednesday, April 15th

Memorial Day - Office Closed

Monday, May 25th

Share Certificates / IRAs (Individual Retirement Accounts)

\$1,000 Minimum

<u>Term:</u>	<u>APY*</u>
6 Month:	2.00%
12 Month:	2.21%
18 Month:	2.31%
24 Month:	2.51%
36 Month:	2.91%
48 Month:	3.16%

*Annual Percentage Yield. Rates as of 03/31/09. All rates subject to change without notice.

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 NCUA up to \$250,000. Some IRA contributions may be tax deductible. Consult your tax planner for more information.

Enjoy bike safety, refreshments and prizes at our Bicycle Safety Class!



Liberty Mutual's free Bike Safety Fair promises to be fun and educational—kids will learn important bike riding rules and then have the chance to test their knowledge on a miniature riding course complete with real-road challenges. There will be bike safety quizzes, refreshments and giveaways, too.

Date: Saturday, May 16th, 2009

Time: 10am—2pm

Location: Rockford Bicycle Co., 4169 N Perryville, Loves Park, IL 61111

To participate, children should bring their own bike and must:

- Be between six to ten years old
- Attend with an adult (parent, caregiver or guardian)
- Bring and wear a properly fitted bike helmet

For more information, directions or to reserve your spot at the fair, please contact:

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

Moola Bell accounts teach your children to save and earn interest as they grow.

Your child receives a gift for every deposit over \$25. Make ten of those deposits and he or she receives a free Moola Bell T-Shirt!

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

