



ROCKFORD BELL CREDIT UNION

Dedicated To Providing Quality Financial Services

Join us for our 73rd Annual Meeting

When: Saturday February 23, 2008
Time: Doors open at 1:30 p.m.
Meeting starts at 2:00 p.m.
Where: RBCU Perryville Branch
4225 Perryville Road, Loves Park, IL



Nominees for 2007-2008 Board of Directors

BJ Alexis	Greg Otwell
Donald Conness	John Thompson
John R Hansen	Denny Davis
Duane Langkamp	Dennis Nelson
Don Leber	Nancy McCoy

Winter Loan Special

Finance a Vehicle During the Months
Of
January or February
And
Receive our Special Loan Discount

Contact one of our Loan Specialists for details

YOUR ULTIMATE CAR-SHOPPING RESOURCE ONLINE POWER!



Visit our website at www.rbcu.net and look for the AutoSMART link to get power at your fingertips when it comes to researching your next vehicle purchase.

Save Money with an RBCU VISA Credit Card



RBCU VISA cards have a LOW **FIXED**
RATE with NO Annual Fees.

If you are paying interest on another card with a higher rate, reduce your monthly interest charges by transferring your current balance to an RBCU card.

Contact a loan officer or apply on-line at www.rbcu.net

Avoid Scams and Check Fraud

A growing number of consumers are becoming victims of check fraud. Some situations involve Internet auctions, while others might involve e-mails or person-to-person contact.

Know the warning signals! Its likely fraud if:

- You sold an item through the Internet, and the "buyer" wants to pay by check (even a "certified" check).
- The check is for more than the agreed-upon price, and / or involves you wire-transferring money back to the buyer for the difference.
- A stranger asks you to "cash" a check by making a deposit and withdrawal at an ATM.
- You're promised payment for allowing someone to transfer funds (often from outside the U.S.) to your account for "safekeeping."
- You've been told an "inheritance" from a distant relative you never knew you had.
- You received notice that you're a "winner" in lottery or other contest and must provide your account information or send money to cover taxes.

There are numerous scams – protect yourself!
Don't agree to cash a check or transfer money for others – especially strangers.
Remember, if it sounds too good to be true, it usually is.

Keep in mind, when you take a check from someone, you're trusting them to act honestly: Ultimately, you are the one making the judgment and accepting the potential risk.

Remember, Rockford Bell Credit Union will never send you an email asking your to verify, update, or confirm your Financial Information.

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.

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

Office Closings...

New Years Day Jan. 1, 2008



**Up coming events:
For Moola Bell Account Holders**

January — Finish the Snowman
February — Valentine's
March — Easter Eggs



Like the benefits of managing your checking account online, doing your taxes online is easy, convenient and accurate. Get the biggest refund you deserve with TurboTax Online.

As you prepare your return, Turbo Tax:

- Asks easy questions and fills out all the right forms
- Accurately completes all the calculations for you
- Finds all the deductions you deserve
- Guides you through major changes to your tax situation

Get your refund in as little as 9 days when you e-file.

Feel good about doing your own taxes. Feel great about your refund.

Start your return today, go to www.rbcu.net.

Burr!

It may be cold outside but these **RATES** are sure to **WARM** you up.



Share Certificate's / IRA's (Individual Retirement Accounts)
\$1,000 Minimum

	<i>Stated Rate:</i>	<i>APY*</i>
6 Month:	4.33%	4.40%
12 Month:	4.57%	4.65%
18 Month:	4.62%	4.70%
24 Month:	4.72%	4.80%
36 Month:	4.81%	4.90%

*Annual Percentage Yield. Rates as of 12-28-07. All rates subject to change without notice. Contact Rockford Bell Credit Union for more details.



KID'S CORNER

Unsure what to do about your child's holiday 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, 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.