



# Rockford Bell Credit Union

*Dedicated to providing quality financial services*

## You're Invited to our 75th Annual Meeting

All members are cordially invited to attend. Lunch will be provided.

**Date:** Saturday, February 26, 2011  
**Time:** 2:00pm (doors open 1:30pm)  
**Place:** Loves Park office —  
4225 Perryville Rd.  
Loves Park, IL



## 2011 Nominees for Board of Directors

- B.J. Alexis
- Donald J. Conness
- Dennis E. Davis
- John W. Finrock II
- Dan Gioppo
- John R. Hansen
- Duane Langkamp
- Donald Leber
- Nancy McCoy
- Greg Otwell
- John G. Thompson



## Don't Miss Out On Your IRA Tax Advantages

You are probably eligible to contribute to a Traditional IRA and/or a Roth IRA. Both accounts offer tax savings as you build a brighter financial future. Not sure which is right for you? In general:

- Choose a **Roth IRA** if you want to save on taxes when you retire. It's a flexible investment because:
  1. You can withdraw regular contributions at any time, tax-free and penalty-free.
  2. You do not have to take mandatory distributions at age 70 ½.
- Choose a **Traditional IRA** if you want to save on taxes right now. It also makes sense if you anticipate paying taxes at a significantly lower rate in retirement.

### Current IRA owners: It's still 2010

Prior year (2010) contributions are accepted through April 18, 2011. You may be able to contribute up to \$5000; owners age 50+ may be able to make "catch-up" contributions up to \$6000.\* Please be sure to specify that you are making a 2010 contribution at the time of your deposit.

For more information about our IRA accounts, or for help deciding which account is right for you, call us or stop by the branch near you!

**Loves Park** - 4225 Perryville Rd • 815.636.2100  
**Rockford** - 702 E. Jefferson St • 815.968.7020  
**Mount Morris** - 4 E. Main St • 815.734.6427

Not intended as tax advice. Please consult a tax professional.



**Big Bills?  
Don't Get  
Snowed Under!**

Apply for a signature loan up to \$5,000 at just **8.9% APR\*** for 24 months. Apply online at **www.rbcu.net**, call us or stop by the branch near you!

\*APR=Annual Percentage Rate, subject to change without notice. Not a promise to lend. Standard credit qualifications and some restrictions apply. Limited time offer.

[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)



**Make the Smart Move — we offer competitive Mortgage Loans!**

Visit [www.rbcu.net](http://www.rbcu.net) for current rates, calculators and to learn more about our mortgage options.



**What if...**

- ... someone gets your debit card number and starts spending your money?
- ... your ACH deposit is sent to us with the incorrect account number?
- ... we need to send you important information for your taxes?

It can happen! We cannot predict what unexpected scenario could affect each individual member. There are times, though, when we need to reach a member and reach a dead end instead.

It is of utmost importance that you keep your account information up-to-date! **We want to help protect you and give you the best possible service.** Please inform us immediately of any changes to your address, phone numbers or email. If you are unsure of the contact information we presently have on file for you, one of our friendly member service representatives will be happy to assist you.



**It's FREE to do your Taxes with...**

**TurboTax Federal Free Edition!**

No matter where life takes you, TurboTax® makes it easy to do your taxes right and get your maximum refund guaranteed. As a valued Rockford Bell member, you can

file your simple return FREE with TurboTax Federal Free Edition and get your BIGGEST Tax Refund possible in as few as 8 days.

**Start now!**

Go to our website at [www.rbcu.net](http://www.rbcu.net) and click the TurboTax® link.



Include Rockford Bell's routing number **271988647** and your account number on your tax forms for the fastest return.



*Your RBCU Board and staff members wish all of our members a bright and prosperous New Year!*

**E-Statements now available — sign up today.**  
They're fast, secure, and FREE!