



ROCKFORD BELL CREDIT UNION

Dedicated To Providing Quality Financial Services

CU Member Discounts on New Chrysler and GM Autos

▶ Rockford Bell Credit Union has teamed up with GM and Chrysler to help our members Invest in America. All eligible current and new members have an opportunity to receive significant discounts on vehicles from GM (as a supplier discount), or on Chrysler (as cash allowance) until June of 2009. While the discounts vary depending on which vehicle you choose, everyone will drive away with a great deal.

The deal gets even better when you finance your vehicle at with us. Thanks to our low loan rates, your savings will quickly add up. And you'll be doing your part to help the local economy when you buy an American-made car from a local dealer and finance it through RBCU.



Start driving your discount. For details, talk to a loan officer or visit our website at www.rbcu.net.



Debt Consolidation Special*

01/01/09—02/28/09

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

Home Equity Loan Special*

03/01/09—04/30/09



Have an improvement project in mind? Look for our annual special on Home Equity Loans this March.

*Not all members will qualify.

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 NCUA up to \$250,000.



Some IRA contributions may be tax deductible. Consult your tax planner for more information.



With tax season right around the corner, **TurboTax free Federal filing** is the perfect solution.

See www.rbcu.net/TurboTax for more information.

Did you know...

By law, you can receive a free copy of your credit reports once a year without hurting your credit score?

Visit **AnnualCreditReport.com** to request a copy of your reports from the three credit reporting agencies, Equifax, Experian and TransUnion.

Note: This is the only genuine, official resource for free credit reports. Beware of look-alikes.

See the Rockford IceHogs at RBCU Night!

Plan a night with friends, family and the Rockford IceHogs on January 24th, 2009 at 7:05pm.



It's easy to get your discounted tickets. Simply mail the form enclosed with this statement. See you there!

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

Upcoming Dates...

New Years Day – Closed

Thursday, January 1st

RBCU Night at the Rockford Icehogs

Saturday, January 24th at 7:05 pm

Annual Meeting

Saturday, February 21st at 2:00 pm

2008 Tax/IRA Contribution Deadline

Wednesday, April 15th



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%
48 Month:	3.45%	3.49%



*Annual Percentage Yield. Rates as of 12/31/08. All rates subject to change without notice.

Join Us for our 74th Annual Meeting

All members are invited to Rockford Bell Credit Union's Annual Meeting on Saturday, February 21st, 2009, at 2:00pm at our Loves Park office, 4225 N Perryville Rd., Loves Park, IL 61111. The doors open at 1:30PM and lunch will be provided after the meeting.



Please register with Michael Hopkins at 815-636-2100.

Nominees for 2009-2010 Board of Directors

B.J. Alexis
Donald J. Conness
Dennis E. Davis
Scott Dimke
John R. Hansen

Duane Langkamp
Don Leber
Nancy McCoy
Greg Otwell
John G. Thompson



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!

K	D	R	O	F	K	C	O	R	B	ACCOUNT
N	O	I	N	U	M	A	A	H	E	BELL
A	X	C	O	I	D	L	F	M	L	CREDIT
B	T	Y	A	N	C	O	S	E	L	INTEREST
Y	N	W	V	T	R	O	A	M	R	MEMBER
G	U	B	G	E	F	M	V	B	J	MOOLA
G	O	O	E	R	D	L	I	E	Z	PIGGYBANK
I	C	N	V	E	I	Y	N	R	N	ROCKFORD
P	C	J	Y	S	T	U	G	W	V	SAVINGS
A	A	U	L	T	T	F	S	Z	N	UNION

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