



Shed some unwanted holiday debt with our Visa Balance Transfer Special

Take control of your monthly budget with a special rate of just

3.99% APR* for 12 months

We all want to get in shape for the new year, and your wallet is no different.

Kick the habit of piling high-interest credit card debt onto your budget. Reduce your monthly interest charges by transferring your current balance to our VISA card. With three options — Platinum, Classic, and Classic Secured — we have a card that is right for everyone.

If you already carry a Rockford Bell Credit Union credit card, you can stop in or just call us to get you Visa Balance Transfer started. If not, complete a Balance Transfer request with our easy online application at www.rbcu.net, and we'll handle the rest.

*APR=Annual Percentage Rate, subject to change. 3.99% APR BALANCE TRANSFER SPECIAL AVAILABLE JANUARY 15, 2023 THROUGH APRIL 15, 2023 ONLY. Special rate applies only to balances transferred from another financial institution; our usual rates of 8.90%, 9.90%, 17.90% apply to all other transactions. Balance transfer fee of \$25.00 or 3% — whichever is greater — will apply. Not a promise to lend; standard credit qualifications and some restrictions apply. Contact a credit union representative for details.

Pro tip for 2023 — Join the Christmas Club!

Enjoy your 2023 holiday season even more with a Christmas Club account. RBCU's interest bearing account helps you save up a lot by setting aside a little all year. On the last day of September, dividends are posted and Christmas Club balance is transferred to your primary savings account, just in time for holiday shopping.

- Get started with a minimum deposit of just \$5.00
- Build funds systematically with the dollar amount of your choice
- Set up automatic transfers or use online banking or our mobile app to make deposits

Start saving now, and you will have your holiday season budget in the bag!



ANNUAL MEETING All members invited to attend: Wednesday, February 22, 2023

When you opened your account with RBCU, you became more than just a customer; you are a member and shareholder. RBCU members can vote to determine how the credit union is managed.

Our yearly financial review is scheduled for 5:30 pm on Wednesday, February 22, 2023 at 4225 Perryville Road, Loves Park, IL.

We value your input. Please join us!

Light refreshments will be served.

Did you know? 5 FAST FACTS about IRAs

- 1) Individual Retirement Accounts (IRAs) allow you to make tax-deferred investments to provide financial security when you retire.
- 2) You can make 2022 IRA contributions until April 18, 2023.
- 3) A traditional IRA is a tax-advantaged personal savings plan where contributions may be tax deductible.
- 4) A Roth IRA is a tax-advantaged personal savings plan where contributions are not deductible but qualified distributions may be tax free.
- 5) If you need personalized advice on which IRA is best for you or how to set yours up, our team is always here to help!

Get cozy with a smart home loan

There's a widely held expectation that mortgage rates will likely continue to climb in the coming months.* Now is the time to lock in the perfect loan for your home — before interest rates go any higher.

Contact **Pamela Jackson** (NMLS #1265396), our resident mortgage expert, at **(815) 491-7075** to get started today. She has the resources to help you find the right financing for your specific circumstances, so you can build more financial security.

*Source: www.forbes.com/advisor/mortgages/mortgage-interest-rates-forecast
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Unbiased advice from Credit Karma:

4 benefits of a car loan from a credit union

If you're in the market for a new car, you can look for an auto loan from a variety of lenders. Here are four reasons you may want to check out RBCU for your car loan.

1. Low interest rates

Credit unions are not-for-profit organizations that reinvest profits into their members. In fact, auto loan rates at credit unions can be as much as 1% to 2% lower than the average rates offered by banks. Let's see what that could mean for your bottom line.

If you were to finance a new \$25,000 car at 4.96% APR on a five-year loan, your monthly payment would be \$283. But if you get a five-year loan for the same new car at 3.18% APR, that purchase would cost you \$271 a month. It may not seem like a big difference, but if all other loan terms were the same, that difference in interest rate could **SAVE YOU \$724 OVER THE LIFE OF THE LOAN.**

2. More than just credit scores

One of the perks of credit union membership is that credit unions may be more willing to work with members with less-than-perfect credit. You may find a greater likelihood of being approved than at a bank or dealership.

3. Lower loan minimums

Credit unions may also offer lower minimum-loan amounts than banks. If you're not buying an expensive car, or you have a large auto down payment and only need to finance a small portion of your purchase, a low loan minimum could be useful.

4. Lower fees

When you become a credit union member, you can typically receive reduced fees and higher interest rates on deposit products, too.

Bottom line

Getting a car loan through RBCU can come with a variety of benefits — including financing options that are right for your credit history and budget requirements. Contact our auto loan expert, **Chassidy Ogden**, at **(779) 348-7234**.

*Source: Excerpted from www.creditkarma.com/auto/i/credit-union-car-loan
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Click this icon at www.rbcu.net to compare & save even more!



AUTO SHOPPING CENTER



www.rbcu.net

24/7 VISA HELP LINES

Credit: 800-322-8472

Debit/ATM: 800-523-4175

24 HOUR PHONE BANKING

1-855-285-2936

ONLINE BANKING & BILL PAY

www.rbcu.net

MAIN OFFICE - LOVES PARK

4225 Perryville Road

Loves Park, IL 61111

Phone: 815.636.2100

Mon - Fri 9:00am - 5:00pm

Sat 9:00am - 12:00noon

Drive-Up Hours:

Mon - Fri 8:30am - 5:00pm

Sat 9:00am - 12:00noon

MOUNT MORRIS BRANCH

4 E. Main St.

Mt. Morris, IL 61054

Phone: 815.734.6427

Drive-Up Hours:

Mon - Thurs 8:00am - 4:30pm

Fri 8:00am - 5:00pm

Sat 9:00am - 12:00noon

Upcoming Holidays

Martin Luther King Jr. Day

Monday, January 16

Presidents Day

Monday, February 20

Remember, even when the credit union is closed, you have 24/7 access to your account information at ATMs with your debit card, via our 24-Hour Phone Banking at **1-855-285-2936**, online at www.rbcu.net, and with our Mobile Banking app.



SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org

Federally insured
by NCUA



NMLS #
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