Would you like rates as high as 2.00% APY?*
Earn a high rate in a **FREE KASASA CASH® CHECKING** account.

Forget about minimum balance requirements to earn rewards. And say goodbye to monthly maintenance fees. Earn high yields and nationwide ATM fee refunds every month you qualify. Earning rewards is actually very easy.

- At least 1 direct deposit, ACH payment or bill pay transactions
- At least 12 debit card purchases
- Be enrolled in and agree to receive e-statements

Turn your rewards into savings.
Save money automatically. Link your free Kasasa checking account to free **Kasasa Saver®**. Every month you meet your Kasasa checking qualifications, your cash rewards transfer to this free account.

Stop in to open your new **FREE KASASA CASH® CHECKING** account today!

Online Shopping

3 Tips for the holidays

By following these safety tips, you can have a secure and enjoyable online shopping experience during the holidays.

1. Shop from Trusted Websites: Stick to well-known and reputable online retailers. Look for familiar names and websites that have a history of reliable service. Be cautious of websites that offer products at significantly lower prices than others, especially if the deal seems too good to be true. If you're unsure about a website, check for online reviews and ratings from other shoppers.

2. Use Secure Payment Methods: When making online purchases, use secure payment methods. Credit cards are generally safer for online shopping than debit cards because they often offer better fraud protection. Additionally, consider using digital payment services like PayPal or Apple Pay, as they add an extra layer of security by not sharing your financial information directly with the seller.

3. Keep Your Devices and Software Updated: Ensure that your computer, smartphone, and other devices used for online shopping are running the latest operating system and security software updates. This helps protect against known vulnerabilities that cybercriminals may exploit. Also, install and maintain reputable antivirus and anti-malware software to safeguard your devices from online threats.

Bonus Tip: Be cautious when clicking on links in emails or social media ads. Scammers often use phishing emails and fake ads to trick users into revealing personal and financial information. If you receive an unsolicited email or see an ad that seems suspicious, avoid clicking on any links within it. Instead, go directly to the retailer's official website by typing the URL into your browser or using a bookmark.
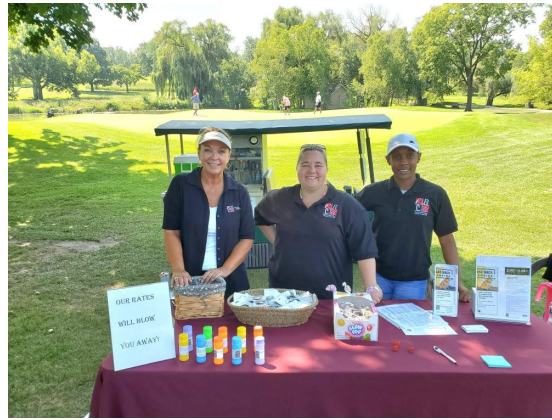
Get Pre-Approved

Getting pre-approved for your home mortgage loan with RBCU is your key to a smooth and confident home-buying journey. Our Loan Manager, Pamela Jackson (NMLS# 1265396), will assess your financial situation, providing you with a pre-approval letter that not only strengthens your offer but also helps you understand your budget.

RBCU Hits the Links!

The RBCU Team was out to support the Parks Chamber Golf Outing in August and met some great friends and members.

TAKE A BREAK DURING THE HOLIDAYS WITH

Skip-a-Pay

Skip your December loan payment(s), and keep the extra cash in your budget for whatever you need most. Complete & return the form below to one of our branches or mail it to: **Rockford Bell Credit Union, 4225 Perryville Road, Loves Park, IL 61111.** We must receive your completed form by **November 30th**.

Not all members may qualify. To be eligible to Skip-A-Payment you must:
• Be a member in good standing
• Agree to the $50.00 per loan fee for all approved loans
• Be current on all loans and Visa with RBCU
• Have one or more of the qualifying loans (Auto, ATV, Jet Ski, Snowmobile, Boat, Motor Home, Travel Trailer, Motorcycle, Share Secured and Personal Loans)
• Submit the signed, completed request below for the Skip-a-Payment program
Exclusions: ALL Mortgage Loans, VISA and delinquent loans

✂- -

Skip-A-Pay Request   *We must receive completed form by November 30, 2023*

I, _____ hereby request that Rockford Bell Credit Union extend the following loan number(s) by one month:

Loan Account # _____ Loan Account # _____

I will resume my payment of $_____ after skipping the December 2023 payment.

To pay the $50.00 processing fee, I:
  ☐ Enclosing a check
  ☐ Authorize a transfer from checking or savings #_____

Not all members may qualify. There is a $50 fee per loan to skip the payment. The finance charge on your loan will continue to accrue and the terms of your loan will be extended by one month. Not included in the Skip-A-Payment program are ALL Mortgage Loans, VISA and delinquent loans. We retain the right to withdraw this offer without notice. By accepting this offer, interest will continue to accrue and the length of time will increase to repay your loan. If your loan is paid via payroll deduction or automatic payment transfer, the amount normally applied to your loan will be deposited into your share account. You may only skip one loan payment per loan. Your signed request must be received by **November 30th** to participate in the Skip-A-Payment program.

✗
_____
Borrower Signature (required)   Date

_____
Daytime Phone Number (including area code)

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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

 Columbus Day, October 9
 Veterans Day, November 11
 Thanksgiving, November 23
 Christmas Eve, December 24
 Christmas, December 25
 New Year's Eve, December 31
 New Year's Day, January 1

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.*

Federally insured
by NCUA

NMLS #
419264