



R-S Bellco

1ST QTR 2017
Serving Beaver County

Located at:
710 Third Avenue
New Brighton, PA 15066

Hours of Operation:
Mon-Thurs 9:15 A.M. - 5:00 P.M.
Fri 9:15 A.M. - 6:00 P.M.

Contact Numbers:
Phone: 724-843-3330
Fax: 724-846-6969

rsbellcofcu.com

EMV Debit Cards Are Coming

We live in a world full of technology and while the convenience and efficiency benefits are clear, the technology can also present risks.



To protect our members and the credit union from fraud, we have begun to issue our VISA Debit Card with the embedded chip ("EMV") technology to improve security. Over the next several months you will receive your new VISA EMV Debit Card. The card will come with information about how it is "dipped" instead of the familiar "swipe".

When you receive your card, follow the instructions to activate the card. Once the new VISA EMV Debit Card is activated, your old card will automatically be deactivated.

Board of Directors

- Gordon Taglieri *Chair*
- Carol Schwartz *Vice-Chair*
- Jim Hartge *Treasurer*
- Paul Bigley *Secretary*
- Debra Baycura *Director*
- Keith Grable *Director*
- Lynn Reinhardt *Director*

Supervisory Committee

- Keith Grable *Chair*
- Bill Castor
- Fred Schwartz

Office Staff

- Bill Wehr *CEO*
- Janice Glass *Office Manager*
- Diane Furman *Loan Officer*
- Chris Matthews *Loan Officer*
- Anissa Heaton *Processing*
- Tina Grimm *Teller*
- Christina Sines *Teller*
- Lina Houser *P/T Teller*



What More Can You Do To Protect Your Virtual Self?

Your personal information is collected and shared everywhere - when you go online, use a debit card or text a friend. It's increasingly difficult to keep your information safe and out of criminals hands.

Using top ID protection technology, R-S Bellco and SHERPA Identity Protection will equip you with the tools and guidance to protect your personal information. If a breach should occur, SHERPA's proactive monitoring identifies it quickly. Plus you have access to full service SHERPA identity and credit restoration experts should you ever need it.

R-S Bellco is offering the SHERPA Identity Protection with three protection options starting **at just 5.99 per month.**

You insure your home, car and other valuables. PROTECT YOUR IDENTITY! Don't cross your fingers and hope for the best. Sign up for SHERPA today.

Go to rsbellcofcu.com and click on the SHERPA link

R-S Bellco Federal Credit Union

Membership is now open to anyone who lives, works, worships, goes to school or volunteers in Beaver County

Member Loyalty Rewards Get Your Reward Today

Member Loyalty Rewards (“MLR’s”) is our way of saying...

IF YOU ARE WITH US, WE ARE WITH YOU

by offering rewards like great financing offers, low interest rates, low loan costs and MORE to members with qualifying share draft (checking) accounts. Call or check on line for full details to qualify.

A 2.75% Home Equity Loan for 10 Years!!

A fixed-rate home equity loan as low as 2.75% for up to 10 years. You can borrow up to 80% of the appraised value of your home for any reason. We also require that the mortgage be a first position. **Compare** and start saving today!

We Pay Your Loan Costs (Save over \$200)

R-S Bellco will pay all costs but your appraisal if you qualify for member loyalty rewards. This could save more than \$200 on a home equity loan or line of credit (minimum \$20,000 new money required)!!!

Get an Extra 1/2% off on Car & Bike Loans

Use your loyalty with R-S Bellco to earn an extra 1/2% off on your next car, truck or motorcycle loan whether you are buying or just refinancing from another lender. **You can use that extra 1/2% to get your 48 month car or truck loan rate as low at 0.99%!**

Share and CD Secured Loans Are ONLY 2.49%

If you hadn’t earned enough already, Member Loyalty Rewards can get you a **fully-secured share or CD loan at 2.49%, or 0.50% below the regular rate!!!**

Go to rsbellcofcu.com for more rates and terms

PICK YOUR OWN VISA DEBIT CARD PIN NUMBER!

Another great service from R-S Bellco and, of course, it is FREE. Set your VISA Debit Card PIN to a number you can remember.

Just call 1-800-757-9848 toll-free and follow the easy instructions. Always be sure to safeguard your card and PIN.

LOAN & SAVINGS RATES

Effective 1/1/17

Loan Rates (APR)

New and Used Autos:

2014-17	48 Mo	1.49%
	60 Mo	2.49%
	72 Mo	2.99%
2012-13	48 Mo	1.99%
	60 Mo	2.99%
	72 Mo	3.49%
2011	60 Mo	3.49%
2010	60 Mo	3.99%

New/Used Motorcycles:

2015-17	48 Mo	3.74%
	60 Mo	4.74%
	72 Mo	5.74%

Great rates on older bikes too!

Boat/RV/ATV:

Check great rates on-line!

Home Equity:

60 Mo 2.50%

MLR 120 Mo 2.75%

180 Mo 4.50%

Share or CD Secured:

Up to 60 Mo 2.99%

Unsecured:

36 Mo 9.00%

60 Mo 9.99%

VISA Card: 12.90%

Loan rates are “as low as” and are subject to creditworthiness and loan term. Rates include a 0.25% reduction for automatic debit of loan payments, excludes VISA credit card and HELOC.

Savings Rates (APY)

Share Accounts 0.05%

Share Certificates (CD’s):

6 Mo 0.30%

12 Mo 0.40%

24 Mo 0.70%

36 Mo 1.05%

12 Mo Youth CD 0.50%

IRA’s (Traditional, Roth and Education) 0.40%

Rates are subject to change without notice. Visit us on-line for updates and complete information.

"R-S Bellco Members Care"



R-S Bellco Scholarship Season is Here!

The school year is well underway. For some that means looking forward to or continuing the next steps after high school, which may include additional education or training. That is where the R-S Bellco Members Care Scholarship can help.

R-S Bellco is proud to make available up to three \$1,000 Traditional and up to two \$500 Vocational Scholarship Awards to qualified members.

NEW DATES Take note that dates have changed this year. **Applications and complete rules are available in our office** and must be returned no later than March 1, 2017. Awards will be announced by the end of March. Just another example of how...

R-S Bellco Members Care!

Turn \$1,000 into \$2,500!

Beaver Chapter of Credit Unions Scholarships

The Beaver Chapter of Credit Unions is also offering five scholarships totaling \$4,000 to qualified member-students. The top scholarship is \$1,500 in addition to a \$1,000 and three \$500 scholarships.

Applications and complete rules are available in the office and must be submitted by March 1, 2017. The essay question is the same as the R-S Bellco traditional scholarship, so a strong effort could result in both awards.

R-S Bellco Members Care 2016

Some of what YOU made possible last year

- Donated \$1,000 each to...
Beaver County United Way, New Brighton Rotary and Beaver County YMCA
- Awarded Four \$1,000 Members Care Scholarships
- Raised \$5,000+ from Bake Sales/Candy Sales
- Collected help for area families at Christmas
- Santa heard the wishes of 50 children!
- **AND MORE!!!**

First Quarter 2017 Office Closings

We will be closed the following day this quarter.

- Monday, January 2, 2016
— New Year's Day (observed)
- Monday, January 16, 2016
— Martin Luther King Day
- Monday, February 20, 2016
— President's Day



Even when the credit union is closed, you can access your account funds and information on holidays and weekends using

1. Your R-S Bellco Debit Card
2. Virtual Branch Home Banking
3. TouchBanking Mobile App or a
4. Shared Branching facility

ALL FREE SERVICES

Recognizing Service

Join us in recognizing our employee's service to you.

Lina Houser

28 years



Mobile Banking

