



R-S Bellco

2ND 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

IT'S SPRING - WHAT'S YOUR THING

IS IT A CAR THING?

SHOPPER ON A MISSION - "I have an advanced degree in shopping and am looking for the perfect new car" - Stop in or apply on-line and get pre-approved for a loan!



JUST GET 'ER DONE - "We bought a new truck and financed with some place through the dealer" - Great! Stop in or apply on-line and get a great deal with people you know.

I'M KEEPING MINE ANOTHER YEAR - "No new car for me this year" - Bummer, but maybe we can help anyway by lowering your loan payment.



Whoever you are, stop in or apply on-line and let R-S Bellco help you save money. Saving \$25.00 per month may not sound like much, but over 72 months that adds up to \$1,800.00, which **DOES** sound like a lot!

OR MAYBE IT'S A HOUSE THING?



Check out our Member Loyalty Reward home equity loan special of 2.99% for 10 years. Get that home improvement project done and you may save thousands in interest!

APPLY TODAY

R-S Bellco Federal Credit Union

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

Board of Directors

- Gordon Taglieri *Chair*
- Carol Schwartz *Vice-Chair*
- Jim Hartge *Treasurer*
- Keith Grable *Director*
- Gene Miketa *Director*
- Lynn Reinhardt *Director*

Supervisory Committee

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

Office Staff

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

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 2.99% Home Equity Loan for 10 Years!!

A fixed-rate home equity loan as low as 2.99% 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 1.24%!**

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 4/1/17

Loan Rates (APR)

New and Used Autos:

2014-17	48 Mo	1.74%
	60 Mo	2.74%
	72 Mo	3.24%
2012-13	48 Mo	2.24%
	60 Mo	3.24%
	72 Mo	3.74%
2011	60 Mo	3.74%
2010	60 Mo	4.24%

New/Used Motorcycles:

2015-17	48 Mo	3.99%
	60 Mo	4.99%
	72 Mo	5.99%

Great rates on older bikes too!

Boat/RV/ATV:

Check great rates on-line!

Home Equity:

60 Mo 2.75%

MLR 120 Mo 2.99%

180 Mo 4.75%

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 Scholarships Awarded!

Congratulations to members awarded R-S Bellco Members Care Scholarships for 2017.

Julie Jones
Reagan Lindsay
Trent Nicholson

Julie, Reagan, and Trent were each awarded \$1,000.00 traditional scholarships. These deserving students were chosen from among 10 applicants.

A special thank you to Deb Baycura, Bobbi Connifey and Ruth Aley for serving as judges, and to our faithful membership who through their generous support of candy sales and bake sales make our scholarship program possible.



R-S Bellco Members Care!



R-S Bellco Credit Card Holders - Head's Up

In August you will be receiving a new R-S Bellco credit card as we change processors to improve your experience. Cardholders will receive more information this summer, but we wanted to give you a "Head's Up"!

Discount Amusement Park Tickets are Back
Kennywood Park, Cedar Point, Waldameer Park and Waterworld, Idlewild and Soak Zone, Sandcastle, Pittsburgh Zoo and PPG Aquarium.
Have some summer fun!!

**R-S Bellco FCU 64th
Annual Meeting of Members
Saturday, April 15, 2017, 9:00 a.m.
At the Credit Union Office**

Second Quarter 2017 Office Closings

We will be closed the following day this quarter.

- Monday, May 29, 2017 — Memorial Day (observed)
- Tuesday, July 4, 2017 — Independence 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.

Tina Grimm 16 years



Mobile Banking

