



R-S Bellco

3RD 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

Thank You



Thank you hardly seems enough. After over 35 years of service to the members of R-S Bellco, Janice Glass retired at the end of June. Janice saw many changes over her time at the credit union and was an important part of its success. She has shared life with many members as they started out, raised families, sent children to college and onto raise families of their own. Like you, we will miss seeing Janice in the credit union every day.

However, we do expect to see Janice regularly as she and Glenn enjoy the fruits of the labor of their life. Family will most certainly be a big part of life moving forward as the well worn path to Florida beckons and, of course, there are plenty of grandchildren to spoil.

We hope that you were able to join us last month to wish Janice well during her last couple of weeks on the job. If not, be sure to thank her and wish her well as you see her out and about. Those that know Janice know that no grass will grow under her feet.

The Board and employees of R-S Bellco FCU join our entire membership in expressing their thanks for more than 35 years of service and friendship, and wish Janice and Glenn health, happiness and rest in her well-deserved retirement.

Board of Directors

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

Supervisory Committee

- Keith Grable *Chair*
- Fred Schwartz
- Open

Office Staff

- Bill Wehr *CEO*
- Janice Glass (retired :) *Office Manager*
- Chris Matthews *Loan Officer*
- Anissa Heaton *Processing*
- Lina Houser *Loan Support*
- Tina Grimm *Teller*
- Christina Sines *Teller*
- Natalie Russo *Teller*

Secure Your VISA Credit Card



Register your R-S Bellco VISA Credit Card and receive an alert anytime a transaction is made. Go to www.visa.com/purchasealerts to register your card today. Stop fraud before it gets started.

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 2.99% 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 1.49%!**

Share and CD Secured Loans Are ONLY 2.74%

If you hadn’t earned enough already, Member Loyalty Rewards can get you a **fully-secured share or CD loan at 2.74%, 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 7/1/17

Loan Rates (APR)

New and Used Autos:

2015-17	48 Mo	1.99%
	60 Mo	2.99%
	72 Mo	3.49%
2013-14	48 Mo	2.49%
	60 Mo	3.49%
	72 Mo	3.99%
2011-12	60 Mo	3.99%
2010	60 Mo	4.49%

New/Used Motorcycles:

2015-17	48 Mo	4.24%
	60 Mo	5.24%
	72 Mo	6.24%

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 3.24%

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"



Beaver Valley Chapter Scholarship Award!

Join us in congratulating Alexandria Whalen for earning the top Beaver Valley Chapter Scholarship award of \$1,500.00! Take a bow.



R-S Bellco Members Care!

Your NEW R-S Bellco CREDIT Card

In August you will be receiving a new R-S Bellco credit card as we change processors to improve your experience. Here's what to look for...



1. A NEW great-looking card design with an embedded EMV chip.
2. Current cardholders will receive their new cards by mid-August to be ready for the conversion date.
3. August 27, 2017 (Sunday) is the conversion date. Your old R-S Bellco VISA Credit Card will not work on that date, but your new VISA Credit Card will work beginning on that date.
4. R-S Bellco VISA Credit Card holders will receive communications with other important information, so watch your mail.
5. Great new features, including improved fraud detection and new online and mobile account access will follow soon. Also watch for program improvements to include new rates and new rewards!

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!!

Third Quarter 2017 Office Closings

We will be closed the following day this quarter.

- Tuesday, July 4, 2017 – Independence Day



- Monday, September 4, 2017 – Labor 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.

Chris Matthews	24 years
Anissa Heaton	17 years



Mobile Banking

