



# R-S Bellco

4TH QTR 2016  
*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](http://rsbellcofcu.com)

## Beat The Christmas Rush and the Winter Slush



Did you promise yourself you wouldn't go through another winter with the old car. Get that four season SUV or pickup before the flakes fly. Apply and get pre-approved. Already

made your choice? See if we can't lower your payment! Come in or apply on-line today.



<u>Vehicle Loans (2014-17)</u>	<u>Regular Rates</u>	<u>Rewards</u>
48 Months	1.49%	0.99%
60 Months	2.49%	1.99%
72 Months	2.99%	2.49%

## Fall Is Home Repair Season

You have plans. An addition, new kitchen, bathroom and more. We have financing options at great rates. Apply today!



<u>Home Equity</u>		
120 Months	3.50%	2.75%
HELOC	Intro rate 1.75% for 12 months	

Other great rates and terms are available. Rates are "as low as" and are subject to creditworthiness. Rates include a 0.25% reduction for automatic payment from an R-S Bellco account, except for HELOC, and are subject to change without notice. Call, come in or visit [rsbellcofcu.com](http://rsbellcofcu.com) for more details.

## Look Inside for Great Member Loyalty Reward Loan Promotions

**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*
- 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*

# 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](http://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 10/1/16

### 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 0.10%

#### 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 Season is Approaching!

Our kids are back in school! 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 will be available in our office beginning December 1 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 will be in the office December 1 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.

## SAVE THE DATES

### BAKE SALE

**NOVEMBER 3-4 (Thurs/Fri)**  
Great Goodies - Better Causes



**SANTA CLAUS IS COMING TO TOWN**  
**TUESDAY, DEC 6, 4:30-6:00 PM**  
**SO BE GOOD FOR GOODNESS SAKE!**

### Fourth Quarter 2016 Office Closings

We will be closed the following day this quarter.

- Monday, October 10, 2016  
— Columbus Day
- Friday, November 11, 2016  
— Veteran's Day
- Thursday, November 24, 2016  
— Thanksgiving Day
- Monday, December 26, 2016  
— Christmas (observed)
- Monday, January 2, 2016  
— New Year's Day (observed)

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.

Janice Glass	35 years
Christina Sines	14 years



Mobile Banking

