



Federal Credit Union

*Neighbors Helping Neighbors Since 1953!*

**Monday-Thursday 9am-5pm, Friday 9am-6pm**

(724) 843-3330

710 Third Ave., New Brighton, PA

rsbellcofcu.com



## New Year: New RS Bellco!

2025 is our year! This year, we at RS Bellco FCU, have many new and exciting things in the works! Our plans include a better online banking experience, a better credit card program, a new building (towards the end of this year), and so much more! Be sure to check out our website and follow us on our social media pages for updates!



## FIRST QUARTER OFFICE CLOSURES

The credit union will be closed on the following days this quarter. Even when we are closed, you can still access your account funds and information using your R-S Bellco Debit Card, by way of mobile banking, as well as at ATMs.

### **New Year's Day**

Wednesday, January 1, 2025

### **Martin Luther King Jr. Day**

Monday, January 20, 2025

### **President's Day**

Monday, February 17, 2025

## This issue:

New Year: New RS Bellco!

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## New Mobile App!

On Thursday, November 7, 2024, we launched our brand new mobile banking app! This new app makes it easier than ever to manage your finances, make transfers, and so much more! Search “RS Bellco” in your app store and download it for convenient banking at your fingertips today!

## New Credit Cards!

We’ve finally launched our new credit card program! We now offer a regular, classic credit card without the extra frills, and also a snazzy new rewards card you can earn redeemable points with. Call or stop in for more information, or to apply for one!

## Bake Sale- Thank You!

We at RS Bellco would like to thank you all so much for your continued support of our semi-annual bake sale and our annual scholarship fund. We look forward to providing you all with goodies in the spring.

## Annual Meeting

The RS Bellco FCU Annual Member’s Meeting was held on Wednesday, November 13, 2024. Annual business matters were addressed, snacks and refreshments were served to those in attendance, and elections were held for two positions on our Board of Directors. No changes were made to the Board.

## Board of Directors

Keith Grable	Chair
Janice Glass	Treasurer
Gene Miketa	Secretary
Dana Bialek	Director
Lynn Reinhardt	Director
Jeff Everly	Director
Jay Funkhouser II	Director

## Supervisory Committee

Jim Hartge  
Charles Douglas  
Janice Glass

## Office Staff

Bill Hershman	CEO
Pam Walsh	Accountant
Chris Matthews	Loan Officer
Lina Houser	Loan Officer
Anissa Heaton	ACH & Debit Card Coordinator
Christina Sines	Head Teller/ Account Servicing
Mason Moldovan	Teller/ Operations
Moira Hickey	Teller/ Administrative Assistant
Kristie Nych	Teller/ Operations/ Admin Assistant



## QUOTE OF THE QUARTER

**“Buy less,  
choose well,  
make it last.”**  
-Vivienne  
Westwood



## Shared Branching

Shared Branching is a service that is unique to credit unions. Shared Branching allows R-S Bellco members to transact business on their R-S Bellco accounts at other participating credit union locations just as if they were standing in the lobby here at R-S Bellco! Better yet, our members can transact business on their accounts with other participating credit unions while they actually ARE in our lobby!

## Who Can Join RS Bellco?

Anyone who lives, works, worships, attends school, or volunteers in Beaver County is eligible for membership with RS Bellco FCU!

Membership is also available to immediate family members of a current or potential RS Bellco member. Membership is determined when you joined, so once you become a member, life changes will not affect your ability to remain a member with us for life!

## Start an Emergency Fund!

Saving for emergencies is absolutely crucial in today's world. You should aim to build an emergency fund that covers at least 3-6 months of living expenses, if possible. Open a Special Savings Account with us and start saving today!

## Do we have your Current ID?

To comply with Federal Guidelines, we need to have your current ID on file. Please make sure to bring your ID with you the next time you stop in so that we are able to update it in our system if needed.





## FIND US ON SOCIAL MEDIA!

 RS Bellco Federal  
Credit Union

 @rsbellcofcu

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### Fraud Alerts

Now more than ever, fraud is on the rise. Please be mindful of where you shop online, and please answer if the fraud department contacts you, or call them back if you miss their call.

### Contact Information

Please remember to update your contact information with us when you move or if your phone number changes. This will make it much easier to stay up to date with your accounts.

## Letter from the CEO

It has been a year of planning for our future, and we are pleased to announce the future looks bright!

During 2024 we acquired the site which will house our new Main Office at 630 Fifth Avenue right around the corner from our current location. We are in the design and permitting process and are hoping to be in our new building by the fall of 2025. It will be state of the art featuring a drive thru with an Integrated Teller Machine (ITM) which represents the latest in remote banking technology, as well as the all the amenities you are used to in a modern bank branch.

We are also upgrading our core software program which will enable us to offer such services as mobile deposit capture, the ability to transfer funds to other institutions, and instant issuance of debit and credit cards, among other things. Finally, we just went live on our new, branded mobile banking app. It has a new look including our logo and colors.

It's going to be a busy next 12 months or so, but we all should be rewarded with a brand- new credit union, inside and out by this time next year! The only thing staying the same will be our staff, which has always been our greatest asset.



William Hershman- CEO of RS Bellco Federal  
Credit Union