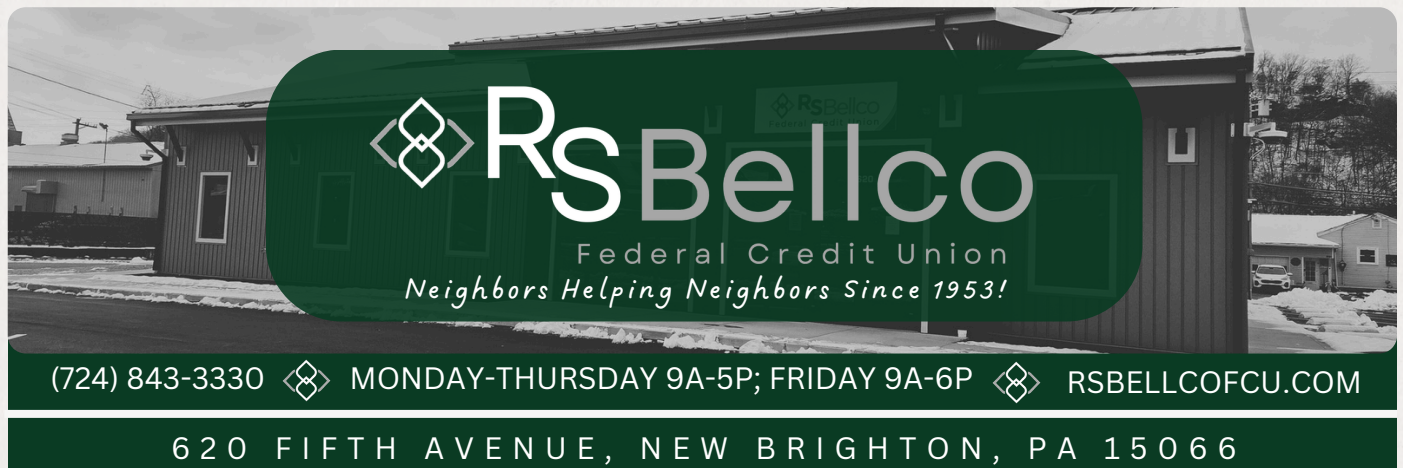




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Quote of the Quarter

"It does not matter how slowly you go as long as you do not stop"
-Confucius



We've Moved!

The time has finally come to say Goodbye to 710 3rd Avenue, and Hello to 620 5th Avenue! We closed our old building at the end of the business day on Friday, August 28th, 2026. Our new building opened at 9am on Monday, August 31st 2026. While we will greatly miss our old building, we are very much looking forward to making great new memories in our new home. We can't wait for you all to come visit us!

Fourth Quarter Office Closures

The credit union will be closed on the following days this quarter. ➡

Columbus Day	Monday, October 12, 2026
Veterans Day	Wednesday, November 11, 2026
Thanksgiving Day	Thursday, November 26, 2026
Christmas Day	Friday, December 25, 2026

Even when we are closed, you can still access your funds and account information using your R-S Bellco Debit Card, through our mobile banking, or at an ATM.

Annual Meeting

The time has come once again to hold our annual meeting! The meeting will be held after business hours on Wednesday, November 18, 2026. Regular business matters will be discussed and elections for positions on our Board of Directors will be held.

Debit Cards & Travel

RS Bellco debit cards only work within the United States of America. **If you plan on traveling outside of the United States, your debit card will not work.** Please consider using either a Credit Card or a Travel Card if you plan to travel internationally, including cruises. Thank you.

Night Drops

Deposits in our Night Drop Box are deposited the following business day. Checks and ACH Withdrawals are cleared automatically by our processor before the credit union opens. Please be sure you have ample funds in your account when you write a check or use your debit card. Insufficient fund fees may not be returned unless it is caused by a credit union error



Board of Directors

Keith Grable	Chair
Janice Glass	Vice Chair
Gene Miketa	Secretary
Lynn Reinhardt	Treasurer
Dana Bialek	Director
Jeff Everly	Director
Eric Burns	Director

Supervisory Committee

Jim Hartge
Charles Douglas
Janice Glass

Office Staff

Bill Hershman	CEO
Anissa Heaton	Accountant
Chris Matthews	Loan Officer
Lina Houser	Loan Officer
Mason Moldovan	ACH & Debit Card Coordinator
Christina Sines	Head Teller/ Account Servicing
Moira Smith	Administrative Assistant/ Teller
Aubrey Young	Teller
Christon Zibaila	Teller

FIND US ON SOCIAL MEDIA!



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Credit Union



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@rsbellcofcu



RS Bellco Federal
Credit Union



Follow us for
Credit Union Updates!



Keep us in the Loop!

Please remember to keep us informed about any major changes to your information such as: last name, address, phone number, joint owners, beneficiaries, or email address. Please update this information as soon as possible to avoid missing any important news or alerts related to your accounts with us.

Mobile Deposit & Endorsement

All funds deposited into RS Bellco FCU accounts via our Mobile Deposit feature in our app are subject to a **five business day hold**. Please be sure to **endorse the back of your check**, and below your endorsement please write **'For Mobile Deposit only at RS Bellco'**. Without these items on the back of your check, your deposit will be denied.

Debit Cards & Their Limits

RS Bellco debit cards have a daily point of sales limit of \$1,000, daily ATM limit of \$500, and cannot be used anywhere outside of the United States. You can call us during business hours to have these limits raised for a 24 hour period. We also offer Travel Cards, which can be used for making purchases outside of the country.

Letter fom our CEO

Greetings!

I hope your Fall is going well so far. We've been busy at the Credit Union. We have gotten the new building opened after many delays over the past several months. The drive-thru will be following soon. We're very excited about our new facilities, we expect them to help us continue our growth for years to come. Speaking of growth, we have eclipsed \$45 million in assets for the first time in our 70+ year history! This is thanks to you and all of our loyal members. Next up is \$50 million!

Looking down the road, in addition to the drive-thru, we are working on contactless debit and credit cards that are compatible with digital wallets. This will modernize our cards and make them much more convenient. A little further ahead, we hope to begin originating mortgage loans through a partner organization some time in 2027. We are always working to make your credit union experience better.

On a personal note, I wanted to thank you for all the prayers and well wishes through my recovery from my heart attack and bypass surgery. I am feeling nearly as good as new and appreciate the kindness you all have shown me during this time.

We will see you around soon!



William Herschman, CEO

Rolled Coin

Yes! We still take rolled coin!
And no, we do not need your
name or number written on them
anymore!

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. We are now also able to enroll you in text alerts!

We're here for you!

Our team is ready to help you with your financial needs! Have a question? Reach out to us any time during our regular business hours.

Share the adventure of
Credit Union Membership



Invite your friends &
family to join today!

RSBello