



710 Third Avenue
New Brighton, PA 15066



Mon-Thurs 9:00 A.M. - 5:00 P.M.
Fri 9:00 A.M. - 6:00 P.M.



Phone: 724.843.3330
Fax: 724.846.6969



You are Invited to join us for our 68th Annual Credit Union Meeting, on Wednesday, November 10, 2021 at 5:00 pm.

The meeting will be held at the Credit Union Office at 710 Third Avenue, New Brighton. PA.

Come and enjoy the evening, as we will hold our annual election of officers, and light refreshments will be served.

Please RSVP at 724 843-3330 on or before Friday November 5, 2021.



It's October ! School has started, the days are still warm and sunny; and the roads are open!

If you are looking to purchase or refinance a **new** or **used automobile, truck** or **SUV** we have some great rates.



New Auto's for 48 months - as low as **1.74%**. And 60 & 72 months as low as **1.99%**.

Used Auto's for 48 months - as low as **1.74%**, 60 months as low as **1.99%** and 72 months as low as **2.49%**

Also - Our **Home Equity Loans** for 60 months - as low as **2.25%** and 120 months as low as **2.49%**.

Board of Directors

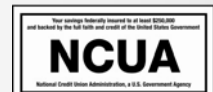
Carol Schwartz
Chair
Lynn Reinhardt
Treasurer
Gene Miketa
Secretary
Bill Castor
Director
Keith Grable
Director
Janice Glass
Director
Charles Douglas
Secretary

Supervisory Committee

Jim Hartge
Treasurer

Office Staff

Dave Willey *CEO*
Anissa Heaton
Processing
Chris Matthews
Loan Officer
Lina Houser
Loan Officer
Tina Grimm
BSA / Teller
Christina Sines
IRA / Teller
Natalie Du Fresne
Teller
Pam Walsh
P/T Teller



SAFE ONLINE SHOPPING

A safe and secure online shopping experience is possible by using the following safety precautions:

Secure Website

Avoid shopping on public Wi-Fi or use a VPN to keep your shopping secure. Make sure your online shopping is completed on a Web site that starts with https rather than just http, which is not secure.

Credit Card

Make your online purchases with a credit card, not a debit card. The credit card will protect you under the Federal Fair Credit Billing Act in case of questionable charges. A debit card does not offer the same protection.



Buy from Reputable Retailers

Make sure you either know or research the company you will use for online purchases. Bookmark your favorite retailers to get there safely and quickly; avoid typing the name of the retailer on your browser, which may contain links for scammers. In purchasing something from an illegitimate site.

Need Some Holiday Dough?



Believe it or not, it's that time of year again – time to start thinking about your holiday shopping list (and how to afford what's on it). Christmas loans start on November 1, 2021 with terms up to 18 months **as low as 2.50%** ending on January 31, 2022.

Everyone deserves to enjoy the holiday season without worrying about how to pay for it. Get a low-interest holiday loan from **RS Bellco FCU!**



Fourth Quarter 2021 Office Closing



Even when the credit union is closed, you can access your account funds and information on holidays and weekends using

- ❖ Your R-S Bellco Debit Card
- ❖ Virtual Branch Home Banking
- ❖ Touch Banking Mobile App
- ❖ Shared Branching facility

Loan & Savings Rates

Effective 09-30-2021

LOAN RATES (APR)

New Autos:

2020-21	48 mo.	1.74%
	60 & 72 mo.	1.99%
	84 mo.	2.24%

Used Autos:

2019-21	48 Mo.	1.74%
	60 Mo.	1.99%
	Up to 72 Mo.	2.49%
2017-18	48 Mo.	2.74%
	60 Mo.	2.99%
	72 Mo.	3.25%
2016	48 Mo.	3.24%
	60 Mo.	3.74%
	72 Mo.	3.99%

Boat/RV/ATV:

Check great rates on-line!

Home Equity:

36 & 60 Mo.	2.25%
120 Mo.	2.49%
180 Mo.	3.15%
240 Mo.	4.50%
1 st Mortgage position	2.49%

Share or CD Secured:

Up to 60 Mo.	2.50%
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B of D Special: Med Bills

36 Mo.	3.50%
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Unsecured:

Up to 60 Mo.	6.99%
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VISA Card: 12.90%

Loan rates are "as low as" and are subject to creditworthiness and loan term. Rates include a 0.25% reduction to automatic debit off loan payments and 0.50% with member loyalty rate, excludes VISA credit card and HELOC

SAVING RATES (APY)

Share Accounts: 0.10%

Share Certificates (CD's):

6 Mo.	0.25%
12 Mo.	0.25%
18 Mo.	0.30%
24 Mo.	0.30%
36 Mo.	0.35%
12 Mo Youth CD	0.35%

IRA's (Traditional, Roth and Educational): 0.50%

Rates are subject to change without notice. Visit us on-line for updates and complete information.