



Neighbors Helping Neighbors Since 1953!

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

(724) 843-3330

710 Third Ave., New Brighton, PA

rsbellcofcu.com



Welcoming our new CEO!



This quarter the credit union welcomed the addition of our new CEO, William Hershman! Bill has over 25 years of experience in various types of financial institutions including commercial banks, non-profit organizations, and credit unions. He started as a bank examiner with the United States Treasury Department, moving into banking positions in loan review and commercial lending. Bill had a key role in the expansion of a non-profit community development financial institution and most recently was the Senior Lending Officer at a \$500+ million credit union in Butler, Pa. Bill lives in Mars, Pa with his wife and 3 wonderful dogs. He also has 3 grown children.

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Board of Directors

Keith Grable	Chair
Carol Schwartz	Vice Chair
Janice Glass	Treasurer
Gene Miketa	Secretary
Lynn Reinhardt	Director
R. Michael Burry	Director
Jeff Everly	Director

Supervisory Committee

Charles Douglas

Jim Hartge

Office Staff

Bill Hershman	CEO
Pam Walsh	Accountant
Chris Matthews	Loan Officer
Lina Houser	Loan Officer
Anissa Heaton	Back Office
Christina Sines	IRA/ Backoffice
Tina Grimm	BSA/Teller
Mason Moldovan	Teller
Moira Hickey	Teller

Welcoming our new Tellers!

Mason Moldovan

Mason Moldovan began representing us at the start of the month of May in 2022 and he quickly made an everlasting impression. A born and bred New Brighton native, he displays confidence and integrity whilst maintaining professionalism while assisting members. Mason is an overall well rounded individual when it comes to completing a variety of tasks at the credit union.

Moira "Mo" Hickey

Moira is our newest teller, having joined us in mid-May. She is a New Brighton native In addition to being a teller, she is also in charge of overseeing our social media pages, which can be found on Facebook, Instagram and Twitter under "RS Bellco Federal Credit Union". Moira is experienced both with banking and with social media and we are excited to have her on our team.

69th Annual Meeting

The 69th Annual Members meeting will be held on Wednesday, November 9th, 2022. The meeting will begin at 5:30 pm in the lower portion of the credit union building. Snacks and refreshments will be served to those in attendance. This meeting will address annual business matters. These matters will include introducing our new CEO, our two new tellers, as well as elections for three seats on the Board of Directors.

Please Contact the Credit Union with any questions or intent to attend. We can be reached at (724) 843-2898 or mhickey@rsbellcofcu.com.

Requirements for running for a seat on the Board of Directors are as follows:

- Applicant must be a current member of R-S Bellco Federal Credit Union
- Applicant must be over the age of 18
- Applicant must submit a letter of interest, explaining why they wish to be on the Board of Directors and why they believe they are a good fit for the position.

Credit Union Mission

To provide quality banking and financial services to individuals and small businesses while helping to expand opportunities for all residents to succeed and prosper

Credit Union Values

- Honesty: In all matters, we will be honest with our members, Board of Directors, and each other.
- Kindness: We cannot always help every person, but we can be compassionate and empathetic.
- Competence: We want our members to look upon us as experts, feeling that when they have questions, we will answer them promptly and correctly.

FOURTH 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.

- Columbus Day- Monday, October 10th
- Veterans Day- Friday, November 11th
- Thanksgiving Day- Thursday, November 24th
- Christmas Day Observance- Monday, December 26th
- New Year's Day Observance- Monday, January 2nd, 2023

Annual Review

As 2022 draws to a close, it is time to reflect on where we've been and where we hope to be in the future. 2022 saw the credit union get a new CEO, yours truly. I am truly blessed and honored to have been given the opportunity to lead your credit union into a bright future. We've also added some new and talented staff members to our already deep and experienced group and are primed to offer you all an improved credit union experience.

In the coming weeks and months, we will be rolling out new products and making changes to improve some of our existing ones. We are doing this to give you, our members, loan and deposit products that meet your changing needs and also take advantage of new and exciting technologies. It will not be quick, nor easy, but it is the only path for small credit unions like us to survive and prosper in today's economy.


The future, however, is bright for us. We have the opportunity in front of us to become a credit union our members, staff, and our entire community can be proud of. We are thrilled to not only commit to our community, but but pledge to grow and expand our reach, helping everyone in our area, members and non-members alike.


Social Media

RS Bellco Federal Credit Union is now officially on social media! We can be found on Facebook, Instagram, and Twitter.

We plan to utilize these pages to keep you, our members, updated on credit union ongoings, closures, new products and services, as well as offering financial tips and tricks to benefit you.

Please be sure to give us a follow and interact with our page! It'll help keep you up to date in between our newsletter publications.

 RS Bellco Federal Credit Union

 @rsbellcofcu

 @rsbellcofcu

Products and Services

- Checking Account
- Visa Credit Cards
- Savings Account
- Visa Debit Cards
- Loans
- Online Banking

Featured Rates

Loans	as low as
Auto Loan	2.74% APR*
RV/Motorcycle/Boat	5.49% APR*
Home Equity Loan	3.25% APR*
Home Equity Line of Credit - One Year Special	2.75% APR*
Savings	as high as
IRA Certificates	0.60% APY*
CD - 24mo	0.30% APY*
High Yield Savings	0.10% APY*

APR = Annual Percentage Rate

APY = Annual Percentage Yield

Scholarship

We are always fundraising for our annual scholarship! We have various types of delicious Rosalind's chocolate for sale in our branch, and are currently planning our annual bake sale ,with proceeds benefiting the scholarship.

Details for entering our next scholarship will be available in the coming months, so keep an eye out for more!



Bake Sale

Our semi-annual Bake Sale will be held on Thursday, November 3rd, 2022, and Friday, November 4th, 2022. We will have a variety of home made baked goods for sale ranging from long time favorites to new recipes. We will also be accepting preorders via pre-order form which will be available at the branch. Proceeds from the bake sale will go towards funding our annual scholarships.

CEO'S MESSAGE

"New Brighton and the surrounding communities deserve a bank of their own and that's what I intend to give them!"

-Bill Hershman