



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



## Farewell, Tina!

In March, at the end of this quarter, we will be saying farewell to longtime Teller and BSA Specialist Tina Grimm. Tina has been a core part of the RS Bellco family since she started here in May of 2001. After 22 years of service to the RS Bellco community, we will miss Tina dearly.



In her retirement she plans to stay busy, aside from the first two months where she and her husband, Gary, have decided that they are “doing absolutely nothing”. After this, however, the two will spend their time gardening, travelling, and spending time with their beloved grandkids. Tina also plans to spend much of her time sewing, which is one of her favorite hobbies.

We hope that you will all stop in to wish Tina well in her future endeavors during her remaining time with us.

### IN THIS ISSUE

**FAREWELL, TINA!**

**A LOOK AHEAD AT 2023!**

**ANNUAL MEETING REVIEW**

**FEATURED RATES**

**COMING SOON!**

**FIRST QUARTER CLOSURES**

**PRODUCTS AND SERVICES**

## 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	ACH & Debit Card Coordinator
Christina Sines	Head Teller/ Account Servicing
Tina Grimm	BSA/Teller Teller/
Mason Moldovan	Operations Assistant Teller/
Moira Hickey	Administrative Assistant

# 69th Annual Meeting Review

At 5:30 pm on Wednesday, November 9, 2022 we at RS Bellco Federal Credit Union held our 69th Annual Meeting. Snacks and refreshments were provided to those in attendance as annual business matters were discussed. Elections were held for three positions on our Board of Directors. No one ran in opposition to those already in these positions, so Janice Glass, Keith Grable, and Lynn Reinhardt are to remain in them for another term.

## Certificates of Deposit!

Be sure to stop by or call us and ask about our Certificates of Deposit. We run specials on our CD rates often, so it's always worth calling to ask what we might have on special!

## Social Media

RS Bellco Federal Credit Union is 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

## A Reminder

We at RS Bellco would like to remind our members to please call in advance for large sums of cash when possible. We would greatly appreciate a weeks notice on any cash withdrawals of \$5,000.00 or larger, as we try to keep our cash on hand as low as possible. We thank you for your cooperation in this.

## 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.

# 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 Observance- Monday, January 2nd, 2023  
 Martin Luther King Day- Monday, January 16, 2023  
 Presidents Day- Monday, February 20, 2023

## A Look Ahead at 2023 from our CEO

As we move from a challenging 2022 in to 2023, I wanted to share some new and exciting news about what is to come in the new year.

In the spring, keep an eye out for our new credit card program. It is going to offer a little something for everyone, with a low-rate traditional card, as well as a rewards card with points that can be redeemed for cash, merchandise, airline miles, or even gift cards, whatever you choose! We will also offer a secured credit builder card for those just starting out, allowing you to build your credit score without a co-signer.

Also, later in the spring we will begin to offer loans secured by rental real estate or commercial property. We get requests for this all the time and are now just about ready to roll it out. We will offer very competitive rates, a reasonable underwriting process, and low fees, just as you would expect from us!

Finally, we'll have loan and CD specials throughout the year as we try and give you, our members, what you need for a bright financial future.

Stop in or call if you have questions, and by all means tell your friends and family to join, it's never been easier! All you have to do to qualify for membership is live, work, worship, go to school, or volunteer in Beaver County.

Hope to see you all soon!



Bill Hershman, CEO

### Products and Services

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

## Featured Rates

<b>Loans</b>	<b>as low as</b>
	<b>as</b>
<b>Auto Loan</b>	<b>4.49% APR*</b>
<b>RV/Motorcycle/Boat</b>	<b>5.74% APR*</b>
<b>Home Equity Loan</b>	<b>5.00% APR*</b>
<b>Home Equity Line of Credit - One Year Special</b>	<b>4.25% APR*</b>

<b>Savings</b>	<b>as high as</b>
<b>IRA Certificates</b>	<b>0.60% APY*</b>
<b>CD - 24mo</b>	<b>0.30% APY*</b>
<b>High Yield Savings</b>	<b>0.10% APY*</b>

APR = Annual Percentage Rate  
 APY = Annual Percentage Yield

### Fraud Alerts

During this time of year, fraud is on the rise. Please be mindful of where you shop online, and please answer if the fraud department contacts you.

# Coming Soon!

## New Credit Card Program!

Towards the end of this quarter, we at RS Bellco plan to launch our new and improved Credit Card Program! With the new Credit Card program will come a new website where members can dispute transactions, request a replacement card, set their own travel notice, lock and unlock access to their card, and so much more! Follow us on social media and be sure to check out our website to stay updated with the new changes our credit cards will be going through.



## Loan Specials

Be sure to stop by or call us and ask about Loan Specials! We run specials on different types of loans often, so it's always worth calling to ask what we might have on special!

## Commercial Loans

RS Bellco will soon be offering Commercial Loans to our members. We understand that owning and operating a business can lead to some rather large expenses and we want to help our members make their dreams possible. With our upcoming Commercial Loans, members will be empowered to chase their dreams and start a new business, or borrow what they need in order to improve their existing business. Be sure to check our social media pages as well as our website for updates on when they will be available.



# CEO'S MESSAGE

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

-Bill Hershman