



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



Cheers to 70 Years!

This year, RS Bellco Federal Credit Union is celebrating 70 years of serving our wonderful community! Founded in 1953, we got our start in a local basement under the name Befabel Rochester Federal Credit Union. Our original field of membership included employees of the Rochester and Sewickley sub-divisions of the New Castle District of the Bell Telephone Company, credit union employees, and their immediate families.

It was not until 1960 that we finally changed our name and became the RS Bellco that you all know and love today! Over time, the RS Bellco field of membership expanded and eventually, in 2014, we became a community credit union. We now serve anyone who lives, works, worships, attends school, or volunteers in Beaver County. This change has greatly improved our ability to make a positive impact throughout our community. Be sure to keep an eye on our social media pages for fun facts about our history, as well as for updates on our upcoming birthday party!



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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

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 Teller/
Mason Moldovan	Operations Assistant Teller/
Moira Hickey	Administrative Assistant
Kristie Nych	Teller

Welcome Kristie!

Our newest teller is Kristie Nych! You may have already seen her around the credit union as she started here on Monday, February 27. Kristie recently moved to the area in order to be closer to her family. She has 4 ½ years of banking experience, having been a teller, teller supervisor, as well as a staff accountant at Allegent Community Federal Credit Union in Pittsburgh. Kristie has one dog, a beagle, heeler, Shepherd mix, named Gracie Mae. In her free time Kristie likes to roller skate. We hope that you all will make her feel as welcome as you have made Mason and Moira feel since they started back in May!

Scholarship

We at RS Bellco are strong supporters of building good foundations for future generations, which is why we are giving out five (5) scholarships for \$1,000.00 each! The scholarships may be used toward a 2 or 4 year degree, or vocational schooling. Applicants must be a member in good standing for at least six months, and be a High School graduate as of June 30, 2023, with a GPA of at least 2.5. More information, as well as the application, can be found both on our website and in our lobby.

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.

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.

"Wealth consists not in having great possessions, but in having few wants."

-Epictetus

What's New?

Rental Properties

We now finance rental properties! With competitive fixed rates and low fees, we'll be happy to help you realize your dreams! Call or stop in for details.



Coming Soon!



Commercial Vehicle Loans

RS Bellco will soon be offering Commercial Vehicle Loans to our members. We understand that owning and operating a business can lead to the need for company vehicles and we want to help our members make their dreams possible. Be sure to check our social media pages as well as our website for updates on when they will be available.

Stay tuned- More new products and services are coming soon!

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.

SECOND 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.

Memorial Day- Monday, May 29, 2023

Juneteenth Observance- Monday, June 19, 2023

A letter from our CEO

First of all, with all of the news lately about the bank failures, I thought I would take this opportunity to reach out and tell you what steps we've taken to make sure your credit union remains safe and sound for years to come.

Starting last summer, we have been watching as rates rise and the recession draws nearer, raising the likelihood of our members needing to access their savings deposits over time. Accordingly, we have both liquidated maturing securities and raised new funds through our CD promotion. In addition, we have multiple other sources of liquidity through lines of credit available to us if necessary. We are very confident we have the reserves to see us through the coming months and years. Please let us know if you've got any questions.

In other news, we have now begun to offer loans on rental properties. Stop in or call to find out more. We've also got a car loan special going on right now, with 1/2% off our already low rates! We've got other new products and services on the way in the coming months, so keep an eye out!

We look forward to seeing you all around town. Be sure to tell your friends and neighbors about us, it's so easy to join!

Thanks as always for your membership,



Bill Hershman, CEO

Products and Services

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

Featured Rates

Loans	as low as
Auto Loan	4.24% APR*
RV/Motorcycle/Boat	5.74% APR*
Home Equity Loan	5.25% APR*
Home Equity Line of Credit - One Year Special	4.50% APR*
Savings	as high as
IRA Certificates	0.60% APY*
CD - 24mo	3.15% APY*
High Yield Savings	0.10% APY*

APR = Annual Percentage Rate

APY = Annual Percentage Yield