



Holiday Schedule

Our office will be closed
the following holidays:

July 4 – Independence Day
September 4 – Labor Day
October 9 – Columbus Day

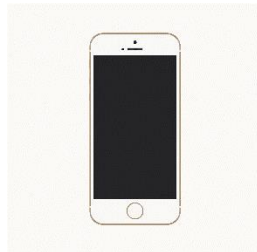
A BETTER WAY TO BANK!



Checking Accounts Ours vs. Theirs

Tired of your checking account and the fees your bank charges you? Then why not check out Riverview Credit Union's free* checking account! We invite you to check out and compare our checking account vs. the competition. You'll be surprised that our checking has many perks your existing checking account may not! Some of the perks: no minimum balance requirements, no monthly maintenance fees, no per check written fees, no fee for automatic transfers for overdrafts from your savings to checking, no foreign ATM fees (depending on the ATM used, you may be charged a fee at the ATM). Free Mastercard Debit Card, free eStatements, free Online Banking, and free Mobile Banking. These are just some of the perks we offer with our free checking. So, go ahead, we dare you to compare!

**We offer free checking accounts. Debit card only. If checks are desired, check order charges apply. Choice fees such as NSF and Courtesy Pay fees are at the choice of the account holder at a cost per item returned or honored.*



Simplify Your Life... Try Riverview Credit Union's Mobile Banking!

If you use our online banking but haven't tried our Mobile Banking, then you should give it a try! We know you're going to love it! Our Mobile Banking is easy to use and formats to any device so it is much more user friendly, especially when you are on the go! Want to give it a spin? Just go to our website at www.myrcu.com and click on the phone to the right of the page to access and download our Mobile Banking App. Don't delay... download it today!



Have you moved, changed telephone or cell phone numbers? If so, we ask you to notify us so we may update our records. It is important we have accurate, up to date contact information for each of our members.

Going... Going... Almost Gone! Take Advantage of RCU's Home Equity Loan Special Before it's Gone!

If you need cash to pay off high-interest rate credit cards or loans, do some remodeling, a new roof or siding, finance education expenses or consolidate debt, a Home Equity Line of Credit (HELOC) might be your best bet. Riverview Credit Union is offering a fixed rate HELOC* special for a limited time. Lock into an excellent rate of 3.99% with no closing costs (appraisal and title insurance, if required, not included) for up to 15 years. This is your last chance to lock in a low rate before rates rise! This offer is for a limited time only and is subject to terminate at any time. You can borrow money - to use for any need - using up to 85%** of your home's available equity as collateral.



*Minimum loan amount of \$25,000 for no closing costs. Under \$25,000 closing costs are not included but you can take advantage of the low rate of 3.99%. The interest on a HELOC may be tax-deductible (consult your tax advisor for details). Line of credit special draw period good for two years. Early payoff penalty of closing costs paid if paid off in two years or less. **Based on 85% of tax assessed value. HELOC's and other second mortgage loans available on single family homes located in MN only. New money only; not available for refinances of existing home equity loans.



Go Green and Get Green! Sign Up for eStatements and Get \$5

Reduce the amount of paper you receive, save a tree and get paid for doing so! Sign up for eStatements and we will reward you with \$5.00 for doing so! By signing up for eStatements you have access to your account statement anytime, anywhere! To sign up for eStatements, simply log into your online banking account and select the eStatement tab and opt in. It's that easy! If you don't have your account set up for online banking, do so by visiting www.myrcu.com and select "new user" to set up your account. We encourage you to use our online services for convenient, anytime access to your account information and statements.



Escape to Rewards

Each time you use your debit card to make purchases between July 1 and September 30, 2017, you'll automatically be entered for a chance to win!

Grand Prize
\$500 travel Gift Card

8 Monthly Winners
\$50 travel Gift Card

Don't have a debit card? Apply for one today!

We offer free checking accounts*. No minimum balance required.

(*Debit card only. If checks are desired, check order charges will apply).



How to Buy a Car?

Use a Concierge Service!

Avoid the dealership and running around looking for that right car! When you use a concierge service or consultant you let them do the work for you! It is easy, you call the consultant and tell him what you want. He finds the car, deals for it, and delivers it to you. You never set foot in the dealership, and the price is usually better. Typically, a concierge service can get a better price for you than if you were to go to the dealership and finagle the deal yourself. How can they do this? Well, basically they eliminate the middleman (salesman) and get fleet type pricing like a dealer does. Many people don't know such a service exists and that is why Riverview Credit Union has partnered with Integrity AutoSource to offer this free service to our members. Why not give Integrity AutoSource a try? There is no obligation and you just may be surprised how easy it is to buy your next car! To find out more information or to put in a request for service, go to www.integrityautosource.net.

Online Banking Tip

Did you know you can "nickname" your accounts and loans in Online Banking? If not, all you need to do is log into your account, select the "Account" tab, select the account or loan you would like to "nickname", select the "nickname" button at the top, name your account and select "update".

Privacy Policy

Riverview Credit Union's Privacy Policy and how we share your information is available for your review at our branch or on our website at www.myrcu.com. This policy is also available upon request. Please call the credit union at (651) 224-4631 to request a copy.



Don't Become a Victim of Identity Theft –

Check Your Credit Report for Free!

There has been several banks and credit unions across the country reporting an increase in fraudulent online loan applications. The individuals applying are using someone else's personal information to obtain credit. These individuals have been able to obtain the victim's personal information and are taking loans out in their name. Where the fraudsters have been able to obtain the victim's personal information is unknown. It is alarming that they could obtain all the necessary information needed to apply for a loan such as name, address, date of birth and social security number. That is why it is important everyone checks and monitors their credit report at least annually. To access your free credit report, visit www.annualcreditreport.com.

RIVERVIEW CREDIT UNION

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