



### Holiday Schedule

Our office will be closed:  
January 15 – M Luther King Jr. Day  
February 19 – Presidents’ Day  
March 30 – Good Friday  
April 24 – Annual Meeting  
*Closing at 1:00 p.m.*  
May 28 – Memorial Day

A BETTER WAY TO BANK!

**87th Annual Meeting - Tuesday, April 24th, 2018**  
**Deadline to RSVP is Thursday, April 19th.**



### Riverview Credit Union 87<sup>th</sup> Annual Meeting April 24<sup>th</sup>, 2018

Riverview Credit Union will hold its 87<sup>th</sup> Annual Meeting on Tuesday, April 24, 2018, at 5:00 p.m. at Mancini’s Char House in Saint Paul, MN. Registration is required to attend.

The registration deadline is Thursday, April 19<sup>th</sup>, 2018. You can register by completing the registration form and mailing it to the Credit Union by the deadline date. You may also register in person by stopping by the Credit Union or by calling (651) 224-4631. The cost to attend is \$20.00 for members and \$30.00 for non-member guests.

All entrées come with a salad, baked potato and beverage choice of coffee, tea, or milk. Complimentary wine will be served with dinner. Light appetizers will be served during the social hour. There will be door prize drawings following dinner!

*We hope you can join us and look forward to a pleasant evening with our members!*



**Please note our office will close early Tuesday, April 24th, 2018 at 1:00 p.m.**



### Get Techy With It!

Use your debit card and enjoy the latest gadgets. Each time you use your debit card to make purchases between January 1, 2018, and March 31, 2018, you’ll automatically be entered for a chance to win!

Grand Prize - \$500 Best Buy ® gift card and 8 Monthly Winners - \$50 Best Buy ® gift card. Don’t have a debit card? Apply for one today!

We offer no-cost checking accounts\*. No minimum balance required. (\*Debit card only. If checks are desired, check order charges apply).

### 2018 Annual Meeting

### Mancini’s Char House, Saint Paul, MN

Name: \_\_\_\_\_

Account #: \_\_\_\_\_

Payment Method: \_\_\_\_\_ Check enclosed

\_\_\_\_\_ Withdraw from account

Entrée: \_\_\_\_\_ 8 oz. Sirloin

\_\_\_\_\_ 10 oz. Chicken Breast

\_\_\_\_\_ Broiled Walleye



## Home Equity Loan Special

If you need cash to pay off high-interest rate credit cards or loans, remodel your kitchen or bath, finance education expenses or consolidate debt, a Home Equity Line of Credit (HELOC) might be your best bet.

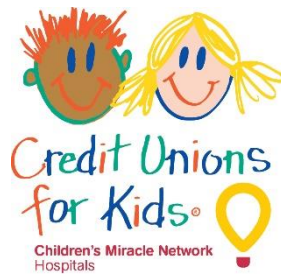
Riverview Credit Union is offering a fixed rate HELOC\* special for a limited time. Lock in a low rate of 3.99% for five years with \$100 towards closings costs (appraisal and title insurance, if required, not included). This may be your last chance to lock in at a low rate before rates rise! This offer 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. Unlike most other loan types, the interest on a HELOC may be tax-deductible (consult your tax advisor for details). Low rates are also available on both 10 and 15-year terms. To apply or learn more about Riverview's HELOC\* special and other loan options available, call or stop by the office.

\*HELOC's and other second mortgage loans available on single family homes located in MN only.



## It's Tax Time!

It's that time of year again! Many of you are gearing up to file your 2017 taxes. Please note: Riverview Credit Union will be mailing all 1099's and 1098's by January 31, 2018. If you need the interest earned on your account or interest paid on a home equity loan prior to receiving your 1099 or 1098, you can find the 2017 interest earned or paid on your December 31, 2017, member account statement.



The holidays might be over, but giving never goes out of season! Riverview Credit Union is kicking off its Chain of Hearts campaign. The campaign – an annual fundraiser organized by the Minnesota Credit Unions for Kids program to benefit Gillette Children's Specialty Healthcare – encourages members, community residents and area businesses to contribute by purchasing paper hearts. The campaign runs from Jan. 8 through Feb. 28. All hearts purchased can be personalized and hung up on our wall of kindness.

Through this fundraiser, Credit Unions for Kids – a sponsor program of the Children's Miracle Network – Minnesota credit unions raised more than \$50,000 for Gillette in 2017.



MINNESOTA  
CREDIT UNION FOUNDATION  
SCHOLARSHIP COUNCIL

## \$20,000 in Scholarships Available Deadline to Apply is February 1, 2018

In partnership with the Minnesota Credit Union Foundation Scholarship Council (MNFSC), Riverview Credit Union is pleased to offer a scholarship program exclusively to credit union members to help further their pursuit of education. Applications are now being accepted for the 2018 scholarship program. This year, the council will be awarding **\$20,000** in scholarships in the form of **2 - \$3,000**, **2 - \$2,000** and **10 - \$1,000** scholarships to credit union members throughout Minnesota.

To apply, visit <http://www.mncun.org/mpage/scholarshipcouncil>. The deadline to apply is February 1, 2018.



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

Simplify your life! eStatements are a faster, safer, and more efficient way to manage your account statements. Not only will you reduce the amount of paper you receive, but you will also help save a tree! What's better, you can get paid \$5.00 for signing up for eStatements.

By signing up for eStatements you have access to your account statement anytime, anywhere! To sign up for eStatements, log into your Online Banking account and select the eStatement tab at the top and opt-in. If you don't have your account set up for Online Banking, you can do so by visiting [www.myrcu.com](http://www.myrcu.com) and select "New User" to set up your account. If you need assistance, please call (651) 224-4631.

## 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](http://www.myrcu.com). This policy is also available upon request.

## RIVERVIEW CREDIT UNION

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