



Holiday Schedule

Our office will be closed the following holidays:

January 18 – Martin Luther King Day

February 15 – Presidents' Day

May 31 – Memorial Day

July 5 – Independence Day

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931



We Partner for Life

Wherever life takes you, we are here to help – with advice, products, services, and personalized attention to your needs. Together we can make life happen!



Trying to Recuperate from the Holidays?

Spend a little too much or didn't get the one gift you wanted? Treat yourself and take a break from your loan payment! With RCU's Holiday Skip-A-Payment, you can do just that.

If you are a member in good standing, you can skip your January loan payment(s) at a special holiday Skip-A-Payment price of \$25 per loan (regularly \$35).

Some restrictions apply. Skip-A-Payment is available through January 31, 2021. Skip-A-Payment is not available on home equity loans. Skip-A-Payment defers one payment for the loan(s) identified on the Skip-A-Payment request. Loan(s) must be in good standing. Loans less than six months old are not eligible for Skip-A-Payment. Riverview Credit Union reserves the right to refuse any Skip-A-Payment request.



Start Your Teen Out Right with a Checking Account From RCU!

Did you know Riverview Credit Union offers free checking accounts for teenagers? Put your teen in charge of their finances and start them off right with a Riverview Credit Union checking account.

Having a checking account can help your teen learn valuable money management skills and put them in control of their finances. By starting them off early, they get a chance to learn how to manage their money by saving and budgeting for the things they want and need. Putting them in charge now only helps them achieve a brighter financial future!

Congratulations to our Annual Member Appreciation Winners

Congratulations to:

Mark S. and Barry C. from MN & Holly D. from SD on being the Riverview Credit Union Member Appreciation drawing winners!

Thank you to everyone who entered.



\$500 Scholarship Available

Applications are now being accepted for the 2021 Riverview Credit Union Scholarship. If you are a member attending college or vocational school, we encourage you to apply. To apply, please submit your response to the following essay question in 100 words or less and email it to rcu@rcumn.com.

Why is it important to save for retirement, and how do you plan to do it?



Need a New Ride?

Whether your high-mileage ride isn't reliable, or you want something different, we can help you get the ride you want! With a Riverview Credit Union vehicle loan, you will receive the best financing available that offers you a wide range of low-interest rate loan options. For current rates, visit myrcu.com or call (651) 224-4631.



Tap into Your Home's Equity with a Home Equity Line of Credit

If you are a homeowner, you can tap into your home's equity as a form of credit. Whether you plan to do home renovations or improvements, pay off debt or pay for college, a home equity loan can be the answer! RCU offers several home equity loan options with rates starting at 3.49% with terms up to 20 years.

With a home equity loan from Riverview Credit Union, you will be on your way to tackle all your projects. To inquire about rates or find more information about a home equity loan, please call (651) 224-4631.

Home Equity Loans are available on primary and second homes in MN & WI only. Some housing exceptions apply. Closing costs apply and range from \$250 - \$1,200, depending on the loan amount. Minimum loan amount of \$10,000. Payment example: on a \$35,000 loan with a 5-year term based on up to 90% of County Tax Assessed Value at a fixed rate of 3.49% Annual Percentage Rate (APR), monthly payments would be \$636.51. Line of Credit availability. Other restrictions may apply.



Use Your Debit Card and Stay Comfy and Cozy

Each time you use your debit card to make purchases between January 1, 2021, and March 31, 2021, you will automatically be entered for a chance to win

Grand Prize - \$500 Comfy Gift Card
8 Monthly Winners - \$50 Cozy Gift Card

Don't have a debit card? Apply today!



Simplify Your Life with Riverview Credit Union's Mobile Banking!

Want your online banking at your fingertips? You can have it by downloading Riverview Credit Union's mobile banking app. RCU's 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!

To download our mobile app, visit myrcu.com, and click on the "Download the RCU Mobile App" located on our home page.



2020 Tax Statements

It's that time of year again! Riverview Credit Union will mail all 1099's and 1098's by January 31, 2021. If you need your tax information sooner, you can find your interest earned or interest paid on your December 31, 2020 member account statement.

If you are a current online banking user, you can access your 1099 or 1098 under the "Tax Forms" tab within your online banking account. Electronic tax forms will be available in online banking no later than January 15, 2021.

Please note – You would receive a 1099 if you earned more than \$10 of interest on your account in 2020. If you had a home equity loan and paid more than \$600 of interest in 2020, you would receive a 1098.



Make a Resolution to Reduce Your Clutter!

Reduce your clutter by signing up for eStatements! eStatements are faster, safer, and a more efficient way to manage your account statements. Do you need any more mail to keep or shred?

eStatements allow you to receive a digital copy of your account statement with the ability to access it at any time by logging into your online banking account. It is that simple! There is no need to print or download your account statement. If you ever need a copy, your eStatement is available online for three years.

Everyone who signs up for eStatements receives \$5 for signing up. To sign up for eStatements, log in to your online banking account, and select the eStatement tab at the top to opt-in. If you do not have your account set up for Online Banking, you can set up your account by visiting myrcu.com and select "New User."

