



**The Credit Union will be closed:**

**Monday, January 15**  
MLK Jr. Day

**Monday, February 19**  
Presidents' Day

**Monday, May 27**  
Memorial Day

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931



**Happy New Year!**

**We wish our members and their families a happy, healthy, and prosperous New Year!**

**Make a Resolution to Reduce Clutter!**

Reduce your clutter by signing up for eStatements! eStatements are a faster, safer, and more efficient way to manage your account statements.

By signing up for eStatements, you can access your account statement by logging into your online banking account.

Everyone who signs up for eStatements receives \$5.

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 an Online Banking account, you can set up your account by visiting myrcu.com and selecting "New User."



**Are You Thinking About Making Any Home Improvements in the New Year?**

Whether you want to update your home, landscape, pay off higher interest-rate debts, or need a vacation, we can help!

With a home equity loan from Riverview Credit Union, you will be on your way to completing all your home projects.

For more information or to schedule an appointment, please call (651) 224-4631.

Home Equity Line of Credit Loans (HELOC) are available on primary and second homes in MN & WI. Closing costs apply and range from \$250 - \$1,200, depending on the loan amount. Minimum loan amount of \$10,000. Payment Example: \$35,000 loan with a 5-year term based on up to 80% of County Tax Assessed Value at a fixed rate of 6.49% Annual Percentage Rate (APR); monthly payment would be \$684.58 Rates may change at any time. Some housing exceptions and other restrictions may apply.



**\$500 Scholarship Available**

Applications are now being accepted for the 2024 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 and email it to [rcu@rcumn.com](mailto:rcu@rcumn.com).

What advice would you give your friends on making a budget and how to stick to it?



**2024**  
**Riverview Credit Union**  
**Annual Meeting**

**Tuesday,**  
**September 17, 2024**  
**@ 5:00 p.m.**  
**Mancini's Char House**



## 2023 Tax Statements

1099s and 1098s will be mailed out by January 31, 2024. If you need your 2023 tax information sooner, you can find your interest earned or interest paid on your December 31, 2023, member account statement.

If you have Online Banking, you can access your 1099 or 1098 under the "Tax Forms" tab. Online 1099s and 1098s will be available in your online banking account no later than January 20, 2024.

**Riverview  
Credit Union  
offers  
Digital Wallets**



Samsung Pay

GARMIN PAY™



Have you moved or changed phone numbers? If so, please update your contact information as soon as possible.

We ask that members periodically review their account and beneficiary information to keep it current.

### 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!

### Important Reminder

Riverview Credit Union will never call or email you requesting your username, login, or personal information. If you receive a call from ANYONE requesting your login or personal information, please hang up and call us at (651) 224-4631. Likewise, if you receive an email from anyone requesting your login or personal information, do not reply or click on any link in the email.

Under no circumstances will Riverview Credit Union call or email you asking for any personal information.



## 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 give them a head start with a free Riverview Credit Union checking account with a Mastercard debit card.

A checking account can help your teen learn valuable money management skills and give them a head start in controlling their finances. Learning practical money management skills early allows your teen to learn how to manage their money by saving and budgeting for what they want and need. Putting them in charge now only helps them achieve a brighter financial future!

