



Positively Impacting Our Members' Financial Lives Since 1931



2025 Annual Meeting
Tuesday, September 16, 2025
Mancini's Char House - St. Paul, MN

Summer is Here!



**Enjoy it a little more with
a recreational loan from
Riverview CU!**

**Check out our
recreational loan rates at
myrcu.com**

**Riverview Credit Union
offers competitive rates
on all types of loans.**

**Riverview Credit Union 2025 Annual
Meeting**
Tuesday, September 16, 2025
5:00 p.m.
Mancini's Char House

Riverview Credit Union will hold its 94th Annual Meeting at Mancini's Char House on Tuesday, September 16, 2025, at 5:00 p.m. Registration is required. To register, please complete the form below and mail it to the credit union. You may also register by email at rcu@rcumn.com or by phone at (651) 224-4631.

The social hour and dinner registration fee is \$30 for members and \$40 for non-member guests. The price includes appetizers during the social hour, an entree choice of 8oz Sirloin, Chicken, or Walleye, a baked potato, dinner salad, dessert, promotional item, and door prize drawings. Coffee, water, and wine are included. Other beverage options are available at a cost.

2025 Annual Meeting

Name: _____

Account #: _____

Payment method: _____ Check enclosed
_____ Withdraw from my account

Entrée: _____ 8 oz. Sirloin
_____ Chicken Breast
_____ Broiled Walleye

**Riverview Credit Union
Digital Wallets**



**SAMSUNG
pay**



The registration deadline is Friday, September 12, 2025.

Unlock the Power of Your Home's Equity with a Home Equity Loan from Riverview CU!



Your home is more than just a place to live—it's one of your most valuable financial resources that can help you achieve your goals. With an RCU Home Equity Line of Credit (HELOC), you can tap into your home's equity and use the funds for whatever you need- whether it's renovating your home, consolidating debt, paying for tuition, taking that dream vacation, or covering unexpected expenses. You can make it happen with a Home Equity Loan from Riverview Credit Union. The flexibility of a HELOC allows you to borrow what you need, when you need it, giving you peace of mind and financial control.

Don't be fooled by the low introductory Home Equity Line of Credit rates that other financial institutions offer. Lock in a great low rate from the start with a Home Equity Line of Credit loan from Riverview Credit Union!

Rates start at 5.99% for 60 months. Additional terms are available for up to 20 years. Call the office to learn more about the RCU Home Equity Line of Credit loan.

Home Equity Line of Credit (HELOC) loans are available for primary and second homes in Minnesota and Wisconsin. Depending on the loan amount, closing costs range from \$400 to \$2,000. The minimum loan amount is \$10,000. Payment Example: For a \$35,000 loan with a 5-year term (60 months) at a fixed rate of 5.99% Annual Percentage Rate (APR), based on up to 80% of County Tax Assessed Value, your monthly payment would be \$676.55. Rates are subject to change without notice. Some housing exceptions and other restrictions may apply.



\$500 Scholarship Available

Applications are now being accepted for the 2025 Riverview Credit Union Scholarship. We encourage you to apply if you are a member pursuing a college degree or vocational school certification.

How to Apply

Please submit your response to the following essay question via email to rcu@rcumn.com:

How critical is financial literacy, and do you consider yourself financially literate? If so, what resources have helped you become financially literate?

You Teach Your Children Many Valuable Lessons Every Day -

Make Sure Savings is One of Them!

Start your child's savings journey with a Kids Club or Teen Smart Checking account from Riverview Credit Union!

From now until August 31st, open a new Kids Club or Teen Smart Checking account and receive a special \$25 deposit bonus.

Have you recently moved or changed your phone number? If so, do we have your most current information? If not, please contact us to update your account information. To make any changes, log in to your online banking account and select the "Secure Message" tab to securely send us your updated information. Alternatively, you may call us at (651) 224-4631.

The Credit Union will be closed:

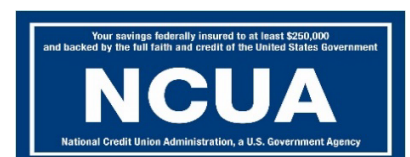
**Friday, July 4th
Independence Day**

**Monday, September 1st
Labor Day**

**Monday, October 13th
Indigenous Peoples'/Columbus Day**



NMLS# 1653541



Federally insured by NCUA