



### Holiday Schedule

Our office will be closed the following holidays:

- July 5 – Independence Day
- September 6 – Labor Day
- October 11 – Columbus Day
- November 11 – Veterans Day

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931

### Riverview Credit Union 90<sup>th</sup> Annual Meeting September 21, 2021

The 90<sup>th</sup> Annual Meeting will be held on Tuesday, September 21, 2021, at 5:00 p.m. in the Waterous Company North Entrance Conference Room, located across the hall from the credit union.

Again, this year we will support a local restaurant, the Coop. Pulled pork sandwiches, coleslaw, beans, potato chips, and dessert will be served. Bottled water and lemonade will be available. Prize drawings will follow the meeting.

There is a \$10 charge to attend the annual meeting, and advanced registration is required. Please complete the Annual Meeting registration form and mail it to the credit union with the appropriate amount for the number of attendees to:

**Riverview Credit Union**  
**115 Hardman Avenue South**  
**South Saint Paul, MN 55075**

The deadline to register is September 15, 2021. Attendees must be a member. Registration is limited to 50 attendees.

We hope you can join us!



### Riverview Credit Union is Pleased to Announce Early Payday!

Now RCU members can enjoy having access to their direct deposits one day early.

Please note: Early Payday is only possible if your employer submits your payroll for direct deposit before your actual payroll date and it is made available to us.



### \$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 name and response to the following essay question in 100 words or less and email it to [rcu@rcumn.com](mailto:rcu@rcumn.com).

Essay Question:

As a young adult, how do you plan to save for retirement?

The scholarship winner will be announced at the Riverview Credit Union Annual Meeting on Tuesday, September 21, 2021. The winner will be notified before the meeting.

#### Riverview Credit Union Annual Meeting

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

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

Payment method: \_\_\_\_\_ Check enclosed  
\_\_\_\_\_ Withdraw from account



## Summer is Here!

### Is it Time for a New Toy?

Summer is here! Are you ready to get out and enjoy the sun and have some fun with a new toy? If you are, Riverview Credit Union can help!

90<sup>th</sup> Anniversary special rates are now being offered on all types of toys! Wave runners, ATVs, and UTVs special Anniversary rates start at 3.90% for 48 months or 4.90% for 72 months. Boats, RVs, and Travel Trailers special Anniversary rates start at 3.90% for 84 months and 4.90% for 144 months. Other terms are also available.

Check out our current rates at [myrcu.com](http://myrcu.com) or call (651) 224-4631 for more information.

### Time for a New Vehicle?

Whether you are looking to purchase a new or used vehicle or refinance to achieve a lower rate, Riverview Credit Union is here to help!

RCU is currently offering special Anniversary rates on new and used vehicles. Rates as low as 2.90% for 72 months.

When you obtain a loan from Riverview Credit Union, you will receive the best financing available that offers you a wide range of low-interest rates and financing terms.

For current rates, visit [myrcu.com](http://myrcu.com) or call (651) 224-4631.

### 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!*



### Put Your Home Improvement Goals in Action with a Home Equity Line of Credit Loan from Riverview Credit Union

Ready to get your home projects in check. Whether you are looking to take on a home renovation, add a new deck, do some landscaping, or replace your driveway, we can help! Or use your new Riverview Credit Union HELOC loan to take that much-needed vacation or consolidate higher-interest balances you may have elsewhere.

#### Benefits & Features

- **Read the fine print. RCU rates are fixed for the life of your loan. Other lenders offer an introductory rate that increases once the introductory period ends.**
- **Have peace of mind with a fixed low-interest rate. Rates start at 2.99%. Other lenders typically offer a variable interest rate.**
- **Enjoy up to \$300 off on closing costs.**
- **RCU offers a variety of flexible payment terms and low-interest rates.**

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 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 2.99% Annual Percentage Rate (APR), monthly payments would be \$628.79. Line of Credit availability. Other restrictions may apply.



### Use Your Debit Card and Brighten Up Your Summer!

Each time you use your debit card to make purchases between July 1, 2021, and September 30, 2021, you will automatically be entered for a chance to win.

Grand Prize - \$500 Gift Card

8 Monthly Winners - \$50 Gift Card

***Don't have a debit card? Apply today!***

### Simplify 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 app 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](http://myrcu.com), and click on the "Download the RCU Mobile App" located on our home page.

