



Holiday Schedule

Our office will be closed the following holidays:

September 2 – Labor Day
October 14 – Columbus Day
November 11 – Veterans Day
November 28 & 29 - Thanksgiving

A BETTER WAY TO BANK!



Need a Vacation from Your Loan Payments?

If so, why not take advantage of Riverview Credit Union's Summer Vacation Skip-A-Payment! Skip your loan payment(s) for any month you choose from July through September 2019. To request a Skip-A-Payment, please call or stop by the office. Some restrictions apply.

Skip-A-Payment not available on home equity loans. Skip-A-Payment defers one payment for the loan(s) identified on 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. Cost to Skip-A-Payment per loan is \$35.

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. This policy is also available upon request. Please call the credit union at (651) 224-4631 to request a copy.



Do You Have a Variable Rate Home Equity Loan?

If so, you may want to consider refinancing your home equity loan to a fixed-rate loan while rates are low. Riverview Credit Union is currently offering attractive low rates on Home Equity Loans. Plus, for a limited time, Riverview Credit Union is offering up to \$350 off closing costs! To inquire about rates or find out more information, please call us at (651) 224-4631. Home Equity Loan rates are also available on our website at www.myrcu.com.

Home Equity Loans available in MN 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 up to 90% of County Tax Assessed Value at 4.25% Annual Percentage Rate (APR), monthly payments would be \$648.59. Closing costs exclude Jr. Title Policy (if needed) and Appraisal (if required).



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

If you use our online banking but haven't tried our Mobile Banking, then you should give it a try! Our 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! Want to give it a try? Just go to our website at www.myrcu.com and click on the phone to the right of the page to access and download our Mobile Banking App.



Have you reviewed your account beneficiary lately? Do you know if you have a beneficiary listed on your account? If so, do you know who the beneficiary is? We encourage our members to periodically review their account beneficiary to ensure they have the proper individual(s) listed. To review your account beneficiary please call or stop by the office.



88th Annual Meeting Wrap Up!

Riverview Credit Union held its 88th Annual Meeting on Tuesday, May 7th at Mancini's Char House in St. Paul. There were 65 members and guests in attendance. All enjoyed a pleasant evening and a delicious dinner with their fellow credit union members. Each member received a door prize by drawing and went home with promotional items as well. The 2020 Annual Meeting date will be announced later this year.



Your Adventure Starts Here

Each time you use your debit card to make purchases between July 1 and September 30, 2019, you'll automatically be entered for a chance to win!

Grand Prize
\$500 Adventure Gift Card

8 Monthly Winners
\$50 Adventure Gift Card

Don't have a debit card? Apply for one today! We offer free checking accounts*. No minimum balance required.

(*Debit card only. If checks are desired, check order charges apply).



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

Reduce the amount of paper you receive, save a tree, and get paid for doing so! Sign up for eStatements, and we will reward you with \$5.00 for doing so! 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 and opt-in. It's that easy! If you don't have your account set up for online banking, do so by visiting www.myrcu.com and select "new user" to set up your account. We encourage our members to use our online services for convenient, anytime access to your account information and statements.



Don't Become a Victim of Identity Theft Check Your Credit Report for Free!

Do you subscribe to a credit monitoring service or check your credit report annually? If not, you should! Don't pay to have your credit monitored. Many credit card companies offer free credit monitoring as a perk if you are a cardholder. There is also the free annual credit report service endorsed by the government that allows you to get your credit report from all three major credit bureaus free of charge once annually. To access your free annual credit report, visit www.ftc.gov or www.annualcreditreport.com.



Checking Accounts Ours vs. Theirs

Tired of your checking account and the fees your bank charges you? Then why not check out Riverview Credit Union's free* checking account! You'll be surprised that our checking has many perks your existing checking account may not. Some of the perks: no minimum balance requirements, no monthly maintenance fees, no per-check fees, no fee for automatic transfers for overdrafts from your savings to your checking, no foreign ATM fees**, free Mastercard Debit Card, free eStatements, free Online Banking, and free Mobile Banking.

*We offer free checking accounts; debit card only. If checks are desired, check order charges apply. **Depending on the ATM you use, you may be charged a fee at the ATM for use. Unlike most other financials, RCU does not charge a fee for foreign ATM use. Choice fees such as NSF, Overdraft, Courtesy Pay fees are at the choice of the account holder at a cost per item returned or honored.

RIVERVIEW CREDIT UNION

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