

riverview



CREDIT UNION



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

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931



Money Kind of Tight?
Need a Break from Your
Loan Payment?

Holiday Skip-A-Payment is
the Answer!

Do you need a little extra cash for the holidays? With RCU's Holiday Skip-A-Payment, you can skip a loan payment anytime between November 1, 2024, and January 31, 2025!

Holiday Special offer of \$25
per loan (regularly \$35)

For more information, call (651) 224-4631

Loan(s) must be in good standing.

Loans less than six months old are not eligible.

Skip-A-Payment is not available for home equity loans.

Request Skip-A-Payment before the month you want to skip.

Holiday Skip-A-Payment defers one payment for the identified loan(s).

RCU reserves the right to refuse any Skip-A-Payment request.

Riverview Credit Union 93rd Annual Meeting Recap

The 93rd Annual Meeting was held on Tuesday, September 17, 2024, at Mancini's Char House in Saint Paul, MN. Attendees enjoyed a delightful dinner and appetizers, followed by prize drawings.

Thank you to all our members who joined us this year! We look forward to seeing you at next year's meeting!



Riverview Credit Union 2024 Scholarship Winner

Riverview Credit Union is excited to announce that Brandi L. from Saint Paul, MN, is the recipient of the 2024 Riverview Credit Union Scholarship! A valued member since 2015, Brandi is currently studying biology at Metropolitan State University in Saint Paul. After earning her degree, she plans to attend medical school to become an OBGYN.

Congratulations, Brandi!

Looking ahead, Riverview Credit Union will once again offer a \$500 scholarship to a credit union member attending college or vocational school next year. Watch future newsletters for details on the official essay question and application process!

The Credit Union will be closed:

Monday, October 14
Columbus Day | Indigenous Peoples' Day

Monday, November 11
Veterans Day

Thursday, November 28 &
Friday, November 29, 2024
Thanksgiving

Tuesday, December 24 &
Wednesday, December 25, 2024
Christmas

Tuesday, December 31, 2024 &
Wednesday, January 1, 2025
New Year's



Happy Holidays from
Riverview Credit Union!

We wish our members and their families a joyful and peaceful holiday season!

May the New Year bring you health, happiness, and prosperity.

Thank you for being a member of Riverview Credit Union!



Join Us for CU Forward Day!

This year, our staff will participate again in CU Forward Day on Monday, October 14, a special day dedicated to giving back to our community. We will collect non-perishable food items for Neighbors Inc. in South St. Paul to be distributed to those in need. Additionally, we'll provide lunch and treats for our local Police and Fire Departments.

If you'd like to help support this cause, please drop off your non-perishable food donations at our office by Friday, October 11, 2024. Thank you for your generosity and support!



Attention Christmas Club Account Holders

Please note that Christmas Club Account checks are no longer automatically mailed.

If you want your Christmas Club Account funds mailed, please call us at (651) 224-4631. Alternatively, you can log into your online banking account to request a check or transfer the funds to your savings or checking account.

Happy Shopping!

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

Do you want your online banking at your fingertips? RCU's Mobile Banking is easy to use and formats to any device, making it much more user-friendly, especially when you are on the go!

To download the mobile banking app, please visit myrcu.com.



MN Credit Union Foundation Scholarship Opportunity

\$18,000 in Scholarship Funds Up for Grabs

Apply by November 30, 2024

The Minnesota Family Involvement Council offers eighteen (18) \$ 1,000 scholarships to credit union members throughout Minnesota.

Check out eligibility details, and to apply, visit

<https://submissions-mncun.org>

Essay question :

What is the greatest gift you have ever received (object or life experience)? How did it impact you when you received it, and does it still hold meaning for you today? Would life be different if the "gift" was never received?

All applications must be submitted no later than November 30, 2024

We Partner for Life!

Wherever life takes you, we are here to help – with advice, products, services, and personalized attention to meet your needs.

Together, we can make life happen!



Spruce Up Your Home for the Holidays with a Home Equity Loan from RCU!

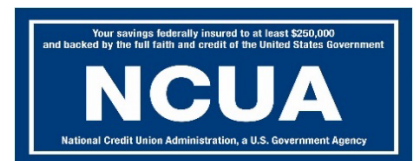
Whether you're looking to remodel your home for the holidays, pay off higher-interest credit cards, or even take a vacation, we can help! You can turn your home projects into reality with a home equity loan from Riverview Credit Union.

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

Let's make your dreams a reality this holiday season!

A Home Equity Line of Credit Loan (HELOC) is available for primary and second homes in Minnesota and Wisconsin. Depending on the loan amount, closing costs range from \$250 to \$1,200. Minimum loan amount: \$10,000.

Payment Example: For a \$35,000 loan with a 5-year term at a fixed rate of 6.24% Annual Percentage Rate (APR), based on up to 80% of County Tax Assessed Value, your monthly payment would be \$680.48. Rates are subject to change anytime, and some housing exceptions and other restrictions may apply.



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