



POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931

## Holiday Schedule

Our office will be closed the following holidays:

October 11 – Columbus Day  
November 11 – Veterans Day  
November 25 & 26 – Thanksgiving  
December 24 – Christmas  
December 31 – New Year's

### Riverview Credit Union 90<sup>th</sup> Annual Meeting Recap

The 90<sup>th</sup> Annual Meeting was held Tuesday, September 21, 2021, at the Waterous Company in South Saint Paul, MN. Member attendees enjoyed a delicious pulled pork dinner and fixings from a local restaurant, the Coop. Prize drawings followed the annual meeting, and two lucky members won grand prizes of a Yeti® Hopper Soft Cooler and a \$90 cash prize. Thank you to our members who attended the annual meeting this year. We hope you can join us next year!



### Need Extra Cash for the Holidays? Holiday Skip-A-Payment is the Answer!

Wouldn't it be nice to take a break from your loan payment this holiday season? With RCU's Holiday Skip-A-Payment, you can do just that!

If you are a member in good standing with Riverview Credit Union, you may skip a loan payment anytime between November 1, 2020, through January 31, 2021. RCU is offering a special holiday Skip-A-Payment price of \$25 per loan (regularly \$35). So, if you are short on cash or need extra spending money this holiday season, call (651) 224-4631 for details.

Some restrictions apply. Must request Skip-A-Payment prior to the month you would like to skip. Holiday Skip-A-Payment is available from November 1, 2020, to January 31, 2021. Skip-A-Payment is not available on home equity loans. Skip-A-Payment defers one payment for the loan(s) identified on the 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.



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

Ready to tackle your fall home projects? Whether you are looking to spruce up the house for the holidays, do some home renovations, or consolidate higher-interest rate balances you may have elsewhere, a home equity loan from Riverview Credit Union HELOC can make it happen!

With a home equity loan from Riverview Credit Union, you will enjoy a fixed interest rate for the entire life of your loan. Most other lenders offer a home equity line of credit in which the interest rate can change over the life of your loan. Riverview Credit Union has competitive low-interest rates and terms available. Rates starting at 2.99% with up to \$300 off closing costs. 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.



### 2021 Scholarship Winner

Riverview Credit Union Board of Directors is pleased to announce that Taylor P. of Inver Grove Heights, MN is the lucky recipient of the 2021 Riverview Credit Union Scholarship. Taylor is currently attending the University of Wisconsin-Madison, pursuing a degree in finance. Taylor has been a member of Riverview Credit Union since July of 2003. Congratulations, Taylor!

Next year, Riverview Credit Union will again offer a \$500 scholarship to any member attending college or vocational school in 2022. Watch future newsletters for the official essay question and how to apply.



**Need a New Ride?  
Let Riverview Credit Union  
Help You Get in the Seat of  
Your Next Vehicle!**

Riverview Credit Union can get you on the road to your next vehicle! We have great low rates on all used and new vehicles and flexible financing terms. Whether you're looking for a new or used vehicle, we want to put you in the seat and make it happen.

Check out Riverview Credit Union's current loan rates at myrcu.com or call (651) 224-4631.

**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. The free annual credit report service endorsed by the government also allows you to get your credit report from all three major credit bureaus free of charge annually. To access your free annual credit report, visit [www.ftc.gov](http://www.ftc.gov) or [www.annualcreditreport.com](http://www.annualcreditreport.com).



**Fall Festival Rewards  
Use Your Debit Card and  
Celebrate the season!**

Each time you use your debit card to make purchases between October 1, 2021, and December 31, 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!**



**MNCUF SC Scholarship  
Opportunity - \$16,000.00 in  
Scholarship Funds Up for Grabs  
Apply by November 30, 2021**

**For information on Scholarship  
Eligibility, Application & Essay  
Submission Guidelines  
please visit -**

<https://www.surveymonkey.com/r/JDH8Z2G>

**Essay Question:**

How did the way you interact and communicate with businesses change during the pandemic, and what would you like to see continue in the future? From these experiences, what suggestions do you have for your credit union?

*Your essay response should be 500 words or less.*



**Are You Tired of Receiving Your  
Account Statement in the Mail  
Each Month?**

If so, why not sign up for eStatements.

Estatements are fast, secure, and require no storage on your part. Once you sign up for eStatements, an electronic copy of your account statement is available for up to five years.

It is easy to sign up for eStatements - log into your online banking account, select the "eStatement" tab at the top, and opt-in.

Don't have online banking? It's quick and easy to set up your account. Just visit myrcu.com and select the "New User" tab at the right of the homepage. From there, follow the instructions to set up your account.

All members that sign up for eStatements by December 31, 2021, will be rewarded \$5 for signing up and entered into a drawing to win one of two \$25 cash prizes. Don't delay; sign up for eStatements 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, and click on the "Download the RCU Mobile App" on our home page.

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

**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!

