



Holiday Schedule

Our office will be closed
the following holidays:

October 14 – Columbus Day
November 11 – Veterans Day
November 28 & 29 – Thanksgiving
December 24 & 25 – Christmas
December 31 & January 1 – New Year's

A BETTER WAY TO BANK!



Member Appreciation Day! Thursday, October 24, 2019

In appreciation, we want you
to have lunch on us!

Join us on Thursday,
October 24th, for our Annual
Member Appreciation Day.
We will be serving sloppy
joes, chips, and treats from
11:30 a.m. until 1:00 p.m.



As the holidays approach, we
would like to take the
opportunity to wish our
members and their families a
happy holiday season!

We sincerely hope your
holidays are splendid!

All the best to you in 2020!



New in 2020 Riverview Credit Union Scholarship Program

Riverview Credit Union is pleased to announce the launch of its scholarship program. One member seeking post-secondary education will be chosen to receive a \$500 scholarship. If you're attending college, vocational school, or seeking an advanced degree, we encourage you to apply. To apply, email your response to the essay question below and include your name, account number, address, and contact phone number to rcu@rcumn.com. The deadline to submit your application is March 31, 2020.

The scholarship winner will be announced at the 2020 Riverview Credit Union Annual Meeting. The scholarship recipient will also be invited to attend the Riverview Credit Union Annual Meeting to accept their scholarship during the business meeting.

Essay question: *What is your plan to afford the costs of higher education based on your anticipated degree and future career income?*



Do You Have a Variable Rate Home Equity Line of Credit Loan?

If so, now is the time to refinance to a fixed interest rate. Save yourself the uncertainty of fluctuating interest rates over the life of your loan with a low fixed rate home equity loan from Riverview Credit Union! Refinance with Riverview Credit Union and save even more with up to \$500 off in closing costs. Don't delay, refinance today! 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). *Amount off closing costs based on loan amount. New money only.



Need Extra Money for the Holidays?

It's that time of year again! The holidays are right around the corner, and we are offering our "Holiday Skip-A-Payment" at a special holiday price of \$25 (regularly \$35). So, if you're short on cash or need extra spending money this holiday shopping season, a Holiday Skip-A-Payment might be your answer!

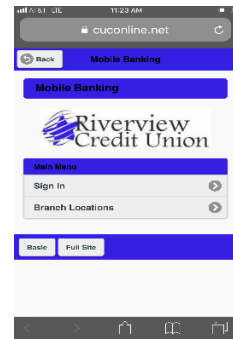
Some restrictions apply. Must request Skip-A-Payment prior to the month you would like to skip. Holiday Skip-A-Payment is available from November 1, 2019, to January 31, 2020. Skip-A-Payment is not available on home equity loans. Skip-A-Payment defers one payment for the loan(s) identified on Skip-A-Payment 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. For more information, please call or stop by the office.



Scholarships to be Awarded by the Minnesota Credit Union Foundation!

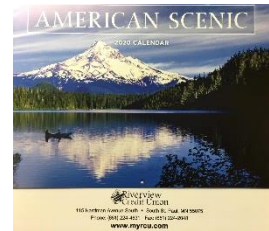
The Minnesota Credit Union Foundation Scholarship Council (MNFSC) will be awarding \$20,000 in \$1,000 individual scholarships - providing 20 Minnesota credit union members the opportunity to cut the cost of college. This scholarship opportunity is available to any member of Riverview Credit Union pursuing post-secondary education in the Fall 2019/Spring 2020 or is a high school senior graduating in 2020 is eligible to apply. Deadline to apply is November 30, 2019.

To apply visit: MNFSC.ORG



Simplify Your Life with Riverview Credit Union's Mobile Banking & eStatements!
Visit www.myrcu.com

Sign up for eStatements and receive \$5.00!



2020 Riverview Credit Union Calendars Available!

Are you interested in a 2020 Riverview Credit Union calendar? If so, stop by the credit union to grab one! Limited quantities are available.



Out of this World Rewards

Each time you use your debit card to make purchases between October 1 and December 31, 2019, you'll automatically be entered for a chance to win!

Grand Prize
\$500 Amazon Gift Card

8 Monthly Winners
\$50 Amazon 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).



Christmas Club Accounts

November 1st is quickly approaching! If you would like your Christmas Club account funds mailed to you, please call or email us at rcu@rcumn.com. Otherwise, you can request your check or transfer funds to your checking account using Riverview Credit Union's online banking.

It's in Your Best Interest!

Please take the time to make sure we have the most current, up-to-date information for your account. You may also want to take the time to review whom you have listed as the beneficiary on your account. To review your account information we have on file, please call (651) 224-4631 or stop by the office during business hours.

RIVERVIEW CREDIT UNION

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EQUAL HOUSING OPPORTUNITY

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency