



A Home Equity Loan May Be Your Ticket to Your Financial Needs

If you need cash to pay off high-interest rate credit cards, remodel your home, or finance a life event such as a wedding or education expenses, a Home Equity loan might be your best bet.

Rates are rising so now is a good time to take advantage of a low-interest rate. Rates start at 4.50%*. You can borrow money - to use for any need - using up to 85%** of your home's available equity. To apply or learn more about Riverview Credit Union's Home Equity loans available, call or stop by the office.

*Rates start at 4.50% for 5 years; low rates also available on terms up to 15 years. Rates subject to change at any time. **Based on 85% of County Tax Assessed value. Home Equity loans available on single-family homes located in MN only. Closing costs apply.

Sign Up for eStatements and Receive \$5

Simplify your life! eStatements are a faster, safer, and more efficient way to manage your account statements. Not only will you reduce the amount of paper you receive, but you will also help save a tree! What's better, you can get paid \$5.00 for signing up for eStatements.

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 at the top and opt-in.

If you don't have your account set up for Online Banking, you can set your account up by visiting myrcu.com and select the "New User" tab to get started. If you need any assistance, please call (651) 224-4631.

Once you sign up for eStatements, your statements are available any time. You don't need to wait until your statement arrives in the mail. It is available the first business after the statement cycle. eStatements are also safer especially if you go on vacation or go south for the winter. You will never need to worry about having access to the paper version of your statement. If you ever need a copy of a statement, we can print one for you at any time, free of charge.

Need to Relax?

Use your debit card and recharge your body and mind. Each time you use your debit card to make purchases between January 1, 2019, and March 31, 2019, you'll automatically be entered for a chance to win!

Grand Prize - \$500 Pampered gift card and 8 Monthly Winners - \$50 Pampered gift card. Don't have a debit card? Apply for one today!

We offer no-cost checking accounts*. No minimum balance required. (*Debit card only. If checks are requested, check order charges apply).



It's Tax Time!

It's that time of year again! Many of you are gearing up to file your 2018 taxes. Riverview Credit Union will mail all 1099's and 1098's by January 31, 2018. If you need the interest earned on your account or interest paid on a home equity loan before receiving your 1099 or 1098, you can find the 2018 interest earned or paid on your December 31, 2018 member account statement. For those members who are currently set-up for online banking, you can access interest earned and paid, if applicable, under the "Tax Forms" tab within your online banking account.

Note to Our Valued Members:

Please take the time to make sure we have the most current contact information for your account. It is also good practice to periodically review your beneficiary information listed for your account or to make sure you have a beneficiary listed on your account. To review your current account information we have on file, please contact us at (651) 224-4631 or stop by the office during business hours.

RIVERVIEW CREDIT UNION

115 Hardman Avenue South
South Saint Paul, MN 55075
(651) 224-4631
www.myrcu.com
email: rcu@rcumn.com



NMLS# 1653541

