



Have a Variable Rate Home Equity Loan?

If so, now is the time to refinance to a fixed interest rate. Save yourself the uncertainty of fluctuating interest rates 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. To inquire about rates or find out more information about a Home Equity Loan, 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.



Pick Your Ticket Rewards

Use Your Debit Card and Enjoy the Experience

Each time you use your debit card to make a purchase between January 1 – March 31, 2020 you'll automatically be entered for a chance to win!

Grand Prize - \$500 Stubhub Gift Card
8 Monthly Winners - \$50 Shazam Gift Card

Don't have a debit card? Apply today!



Simplify Your Life with eStatements!

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, you will also help save a tree! What's better, we will give you \$5.00 just for signing up.

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 up your account by visiting www.myrcu.com and select "New User". If you need assistance, please call or stop by the office.



It's Tax Time!

It's that time of year again! Many of you are gearing up to file your 2019 taxes. Riverview Credit Union will mail all 1099's and 1098's by January 31, 2020. 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 2019 interest earned or paid on your December 31, 2019 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.



Have you moved or changed phone numbers? If so, we ask you to contact us so we may update our records. It is important we have accurate, up to date contact information for our members.

Please note: If you are signing up for our Online Banking service and the information we have on file does not match, you will not be able to set up your account.

Also, as an important reminder, Riverview Credit Union will never call or email you requesting your username, login information, or any other personal information. If you receive a call from ANYONE requesting your login information or any personal information, please hang up and call us at (651) 224-4631. Likewise, if you receive an email from ANYONE requesting your login information or any personal information, DO NOT REPLY or CLICK ON ANY LINK in the email. Under no circumstances will Riverview Credit Union call or email you asking for any personal information.

RIVERVIEW CREDIT UNION

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