



## Holiday Schedule

Our office will be closed the following holidays:

September 7<sup>th</sup> – Labor Day  
October 12<sup>th</sup> – Columbus Day  
November 11<sup>th</sup> – Veterans Day  
November 26<sup>th</sup> & 27<sup>th</sup> – Thanksgiving  
December 24<sup>th</sup> & 25<sup>th</sup> - Christmas

A BETTER WAY TO BANK!

## THE 2020 ANNUAL MEETING RESCHEDULED FOR TUESDAY, SEPTEMBER 22, 2020



### Annual Member Account Verification Please Check Your Statements

The Riverview Credit Union Supervisory Committee is conducting its Annual Member Account Verification. Please review your statement. If you have any questions, concerns, or discrepancies, please contact the Supervisory Committee directly at:

PO Box 81  
South Saint Paul MN  
55075-0081



### 89<sup>th</sup> Annual Meeting Tuesday, September 22, 2020

Due to the events surrounding COVID-19, the 89<sup>th</sup> Annual Meeting was postponed. The 89<sup>th</sup> Annual Meeting has been rescheduled for Tuesday, September 22, 2020, at 5:00 p.m.

The Annual Meeting will be held in the Waterous Company south entrance conference room located across the hall from the credit union office.

To continue following health and safety guidelines for the prevention of COVID-19 attendees will only be allowed by advanced registration. Due to the requirement to practice safe social distancing and the conference room capacity, we must limit the number of attendees to 40.

Face coverings are highly recommended but not required to attend. Face coverings, hand

sanitizer, and disinfecting wipes will be available for use at the meeting.

For those members who are unable to attend in-person, you may request the Annual Meeting financial information and meeting minutes by calling (651) 224-4631. A copy will be mailed to you upon request.

There will be no charge to attend the annual meeting this year due to the change in venue. Registration will begin on August 1, 2020, to allow for sufficient notification to all members and be on a first-come basis. Only members can attend the meeting. To register, please call (651) 224-4631 or email us at [rcu@rcumn.com](mailto:rcu@rcumn.com). If registering by email, please include the full names of each member who is registering. Do not include your account number.

This year we will be supporting a local restaurant, the Coop, as our way to continue to support our local businesses. A pulled-pork sandwich with cheesy au gratins, coleslaw, and beans will be served. Bottled water will be available. Prize drawings to follow the meeting.

We hope you can join us!



## Simplify Your Life with eStatements!

Sign up for eStatements and Receive \$5!

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 is even better, we will give you \$5 just for signing up.

Once you sign 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](http://www.myrcu.com) and select "New User".



## Shop Local Debit Card Rewards

Each time you use your debit card to make a purchase between July 1 – September 30, 2020, 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!



## Riverview Credit Union's Scholarship Deadline Extended

Any Member Seeking Post-Secondary Education is Encouraged to Apply!

Riverview Credit Union is pleased to announce the deadline for the annual Riverview Credit Union scholarship has been extended until September 15, 2020

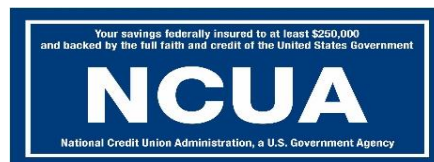
The Riverview Credit Union scholarship is open to any member seeking post-secondary education. One applicant will be chosen to receive a \$500 scholarship. If you are attending college, vocational school, or seeking an advanced degree, we encourage you to apply.

To apply, email your response to the question below and include your name and phone number to [rcu@rcumn.com](mailto:rcu@rcumn.com). The deadline to submit your application is September 15, 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: (100 words or less):

*What is a credit union, and how is a credit union different than a bank?*



## A Home Equity Loan is a Great Way to Tap into Your Home's Equity

Rates are Low – Now is the Time to Lock in a Low Rate!

Whether you are remodeling your home, have wedding expenses, tuition to pay, or whatever the need, we have the answer! A home equity loan from Riverview Credit Union allows you to tap into your home's equity.

Save yourself the uncertainty of fluctuating interest rates with a low fixed-rate home equity loan from Riverview Credit Union! Rates are low, so now is the time to lock in a low rate. Save even more with up to \$300\* off in closing costs. To inquire about rates or find 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](http://www.myrcu.com).

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 4.24% Annual Percentage Rate (APR), monthly payments would be \$648.38. Closing costs exclude Jr. Title Policy and Appraisal, if required. \*Amount off closing costs based on the loan amount. New money only.

