



## Holiday Schedule

Our office will be closed the following holidays:

July 4 – Independence Day  
 September 5 – Labor Day  
 October 10 – Columbus Day  
 November 11 – Veterans Day

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931

**Riverview Credit Union**  
**91<sup>st</sup> Annual Meeting**  
**September 20, 2022**

The 91<sup>st</sup> Annual Meeting will be held on Tuesday, September 20, 2022, at 5:00 p.m. at Mancini's Char House, 531 7<sup>th</sup> Street West, Saint Paul, MN. The price includes appetizers during the social hour, entree choice of 8oz Sirloin, Chicken, or Walleye, a baked potato, dinner salad, dessert, and door prize drawings. The cost to attend is \$25, and advanced registration is required.

Please complete the registration form below and mail it to us at 115 Hardman Avenue South, South Saint, Paul, MN 55075, or call (651) 224-4631 to register by phone. The deadline to register is September 9, 2022.



## \$500 Scholarship Available

Applications are now being accepted for the 2022 Riverview Credit Union Scholarship. If you are a member attending college or vocational school, we encourage you to apply. To apply, please submit your response to the following essay question in 100 words or less and email it to [rcu@rcumn.com](mailto:rcu@rcumn.com).

Why is it essential to have a budget, and how do you budget your money?

The deadline to submit scholarship applications is Friday, September 16, 2022.

The scholarship winner will be announced at the Riverview Credit Union Annual Meeting on Tuesday, September 20, 2022. The winner will be notified before the meeting.

**Start Your Teen Out Right with a Checking Account From RCU!**

### 2022 Annual Meeting

Name: \_\_\_\_\_

Account #: \_\_\_\_\_

Payment Method: \_\_\_\_\_ Check enclosed  
 \_\_\_\_\_ Withdraw from account

Entrée: \_\_\_\_\_ 8 oz. Sirloin  
 \_\_\_\_\_ Chicken Breast  
 \_\_\_\_\_ Broiled Walleye



## Summer is Here!

### Is It Time for a New Toy?

Summer is here! Are you ready to get out and enjoy the sun and have some fun with a new toy? If you are, Riverview Credit Union has great rates and financing available.

Check out our current rates at [myrcu.com](http://myrcu.com) or call (651) 224-4631 for more information.



### Simplify Your Life with eStatements!

eStatements are a faster, safer, and more efficient way to manage your account statements. 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.

Once you sign up for eStatements, you can access your account statement anytime, anywhere! To sign up for eStatements, log into your Online Banking account, select the eStatement tab at the top, and opt-in. If you don't have Online Banking set up for your account, you can set up your account by visiting [www.myrcu.com](http://www.myrcu.com) and selecting "New User" to get started.



### Thinking About a Home Equity Loan? Act Fast - Interest Rates Are Rising!

Ready to get your home projects in check. Whether you are looking to take on a home renovation, add a new deck, do some landscaping, or replace your driveway, we can help! Or use your new Riverview Credit Union HELOC loan to take that much-needed vacation or consolidate higher-interest balances you may have elsewhere.

#### Benefits & Features of a Home Equity Loan from Riverview Credit Union vs. other lenders

- Read the fine print. With a Home Equity loan from RCU, your rate is fixed for the life of your loan. Other lenders offer an introductory rate that increases once the introductory period ends.
- Have peace of mind with a fixed interest rate. Rates start at 3.49%. Other lenders typically offer a variable interest rate.
- RCU offers a variety of flexible payment terms and low-interest rates.

With a home equity loan from Riverview Credit Union, you will be on your way to completing all your home projects.

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 3.49% Annual Percentage Rate (APR), monthly payments would be \$636.58. Line of Credit availability. Other restrictions may apply.



### Fun In The Sun Rewards

Use your debit card and escape to the fun. Each time you use your debit card to make purchases between July 1, 2022, and September 30, 2022, 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!**

### 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!*

