



Holiday Schedule

Our office will be closed the following holidays:

- October 8 – Columbus Day
- November 12 – Veterans Day
- November 22 & 23 – Thanksgiving
- December 24 & 25 – Christmas
- December 31 & January 1 – New Year's

A BETTER WAY TO BANK!



A Gift for You!



Go Green and Get Green! Sign Up for eStatements for a Chance to Win!

Simplify your life! Sign up for eStatements by December 31, 2018 and receive a chance to win one of several \$25 gift cards to be given away by random drawing. In addition, if you sign up, you will also get \$5 deposited to your account!

We encourage all members to sign up for eStatements. eStatements are a safer, more convenient and efficient way to manage your account statements. Not only will you reduce the amount of paper you receive and store, but you will also help save a tree!

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 do so by visiting www.myrcu.com and select "New User" tab to set up your account. If ever you need any assistance with our Online Banking service, please do not hesitate to call us during regular business hours at (651) 2124-4631.

It's that time of year again! The holidays are right around the corner, and we are once again offering our "Holiday Skip-A-Payment" at a special holiday price of \$25 (normally \$35). So, if you're short on cash or need extra spending money this holiday shopping season why not inquire about the "Holiday Skip-A-Payment."

Some restrictions apply. Must request Skip-A-Payment before the month you would like to skip. Holiday Skip-A-Payment is available from November 1, 2018, to January 31, 2019. 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.

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 to have your name put on the list. Otherwise, you can request your check or transfer the funds using Online Banking.

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 2019!



Annual Member Appreciation Day!

In appreciation, have lunch on us! Join us on Thursday, November 1st for our Annual Member Appreciation Day. We will be serving hot dogs, chips and treats from 11:30 a.m. until 1:00 p.m.



The Foundation Scholarship Council (FSC) strives to build credit union brand awareness and strengthen member relationships through its scholarship program. The FSC annual scholarship program is made possible through its annual silent auction.

NOW ACCEPTING APPLICATIONS

The FSC is offering two (2) \$2,000 and eight (8) \$1,000 scholarships to credit union members throughout Minnesota.

To Apply visit:

mncun.org/mpage/scholarshipcouncil



Use Your Debit Card and Enjoy the Rewards!

Each time you use your debit card to make purchases between October 1 and December 31, 2018, you'll automatically be entered for a chance to win! Grand Prize - \$500 Scheels® gift card and 8 Monthly Winners - \$50 Scheels® 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 desired, check order charges apply.)

2019 Riverview Credit Union Calendars Available!

Hurry – Limited Quantities Available!

Interested in a 2019 Riverview Credit Union calendar? If so, stop by the credit union to claim one! There are a limited number of calendars available free of charge, on a first come, first serve basis. Don't delay, get yours today!

Have You Tried Riverview Credit Union's Mobile Banking?

If you use our online banking but haven't tried our Mobile Banking, then you should give it a try! Our Mobile Banking is easy to use and formats to any device, so it is much more user-friendly, especially when you are on the go! To access RCU's mobile banking visit our website at myrcu.com and click on the phone located on the right side of our homepage.



Checking Accounts Ours vs. Theirs

Tired of your checking account and the fees your current financial institution charges you? Then why not check out Riverview Credit Union's free* checking account! We invite you to check out and compare our checking account vs. the competition. You'll be surprised that our checking has many perks your existing checking account may not! Some of the perks:

- No minimum balance requirement
- No monthly maintenance fees
- No per check fees
- No fee for automatic transfers for overdrafts from savings to checking
- No foreign ATM fees (depending on the ATM used, you may be charged a fee at the ATM; Riverview Credit Union does not charge an additional back-end ATM surcharge fee for foreign, non-proprietary ATM use).
- Free Mastercard® Debit Card
- Free eStatements
- Free Online Banking
- Free Mobile Banking

These are just some of the perks we offer with our free checking. So, go ahead, we dare you to compare!

**We offer free checking - Debit card only and opted-in for eStatements. If checks are desired, check order charges apply. Choice Fees such as NSF, Courtesy Pay, and Paper Statement fees are at the choice of the account holder if utilized.*



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 who you have listed as the beneficiary on your account. Many of our longtime members have older versions of our account cards that do not contain a beneficiary or other important contact information. 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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