



## Holiday Schedule

Our office will be closed the following holidays:

- October 12 – Columbus Day
- November 11 – Veterans Day
- November 26 & 27 – Thanksgiving
- December 24 & 25 – Christmas
- December 31 & January 1 – New Year's

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931

***Riverview Credit Union wishes all of our members a Happy Holiday Season!***



### Need extra cash for the holidays?

### Holiday Skip-A-Payment is the Answer!

Wouldn't it be nice to take a break from your loan payment this holiday season? With RCU's Holiday Skip-A-Payment, you can do just that!

If you are a member in good standing with Riverview Credit Union, you may skip a loan payment anytime between November 1, 2020, through January 31, 2021. RCU is offering a special holiday Skip-A-Payment price of \$25 per loan (regularly \$35). So, if you are short on cash or need extra spending money this holiday season, call (651) 224-4631 for details.

Some restrictions apply. Must request Skip-A-Payment prior to the month you would like to skip. Holiday Skip-A-Payment is available from November 1, 2020, to January 31, 2021. 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.



### Need a New Ride? Let RCU Help You Get in the Seat of Your Next Vehicle!

Whether your high-mileage ride isn't so reliable, or you simply want something different, we can help you get the ride you want! With a Riverview Credit Union vehicle loan, you will receive the best financing available that offers you a wide range of low-interest rate loans. For current rates, visit [myrcu.com](http://myrcu.com) or call (651) 224-4631.



### Riverview Credit Union's Scholarship Winner is...

**Z Johnson  
Attends Drake University  
Member since 2004**

**Congrats, Z Johnson!**



### 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!



### Simplify Your Life with 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! Want to give it a try? Just go to our website at [myrcu.com](http://myrcu.com) and click on the phone located on the right of our home page to access and download our Mobile Banking App.



## Annual Member Appreciation Day

Unfortunately, we will not have our Annual Member Appreciation Day this year as an in-person event due to the pandemic. Instead, we will celebrate by drawing three lucky members to win one of three \$25 cash prizes to show our appreciation. To enter, log in to your online banking account and send us a secure message simply stating, "Pick Me"! Once your entry is received, you are included in the drawing. All entries must be received by November 24<sup>th</sup>. The lucky winners will be notified on November 25<sup>th</sup>. Don't have an online banking account; it's easy to sign up! Just visit [myrcu.com](http://myrcu.com) and select "New Member" to get started. And, while you're at it, opt-in for eStatements for another chance to win!

## Check Your Credit Report for Free!

Do you subscribe to a credit monitoring service or check your credit report annually? If not, you should! Don't pay to have your credit monitored. Many credit card companies offer free credit monitoring as a perk if you are a cardholder. The free annual credit report service endorsed by the government also allows you to get your credit report from all three major credit bureaus free of charge annually. To access your free annual credit report, visit [www.ftc.gov](http://www.ftc.gov) or [www.annualcreditreport.com](http://www.annualcreditreport.com).

## Privacy Policy

Riverview Credit Union's Privacy Policy and how we share your information is available for your review at our branch or on our website at [myrcu.com](http://myrcu.com). This policy is also available upon request. Please call the credit union at (651) 224-4631 to request a copy.



## RCU's eStatement Challenge... Are You In?

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! We are currently challenging all members who currently receive a paper statement to opt-in for eStatements.

Every member that opts in for eStatements will receive \$5 just for signing up. As well, each member that signs up for eStatements between now and December 31, 2020, will also be entered into a drawing for a chance to win one of two \$25 cash prizes to be given away to two lucky new eStatement members.

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

***Don't Delay... Sign Up for eStatements Today!***



## Put Your Home to Work for You!

If you are a homeowner, you can tap into your home's equity as a form of credit. Whether you are thinking of doing major home renovations or just sprucing up the house for the holidays, a home equity loan can be the answer.

RCU offers a fixed-rate home equity line of credit at great low rates. Depending on the term you desire, rates start at 3.49% and are fixed for the life of your loan. Have peace of mind with an RCU home equity loan knowing your interest rate will not change over the life of your loan. Like a traditional fixed-rate home equity loan or second mortgage, you do not have to take all the money upfront. You take your money when you want and in the amount you want.

What is even better with an RCU home equity loan, you 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 (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 3.49% Annual Percentage Rate (APR), monthly payments would be \$636.51. Closing costs exclude Jr. Title Policy and Appraisal if required. \*Amount off closing costs based on the loan amount. New money only.

