



## Holiday Schedule

Our office will be closed the following holidays:

October 10 – Columbus Day  
 November 11 – Veterans Day  
 November 24 & 25 – Thanksgiving  
 December 26 – Christmas  
 January 2, 2023 – New Year's

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931

### Riverview Credit Union 91<sup>st</sup> Annual Meeting Recap

The 91<sup>st</sup> Annual Meeting was held Tuesday, September 20, 2022, at Mancini's Char House in Saint Paul, MN. Attendees enjoyed a delicious dinner and appetizers. Prize drawings followed the annual meeting. Thank you to our members who attended the annual meeting this year. We hope you can join us next year!



### 2022 Scholarship Winner

Riverview Credit Union is pleased to announce that Ashley J. of South Saint Paul, MN is the lucky recipient of the 2022 Riverview Credit Union Scholarship. Ashley and her family have been members of Riverview Credit Union since 1995. Ashley is currently attending the University of Wisconsin-River Falls, pursuing a degree in business management.

Congratulations, Ashley!

Next year, Riverview Credit Union will again offer a \$500 scholarship to any member attending college or vocational school in 2023. Watch future newsletters for the official essay question and how to apply.



Staff will participate in CU Forward Day on Monday, October 10, a day in which we give back to our community. We are making laundry detergent kits for Neighbors Inc. in South St. Paul for distribution to those in need. We will also be doing yardwork at Living Well homes.



### Simplify Your Life with eStatements!

Have you opted in for eStatements? If not, we ask that you please do!

eStatements are a faster, safer, and more efficient way to manage your account statements. Who wants extra paper or mail? Less is best!

Opt-in for eStatements and receive \$5!



### Attention Christmas Club Account Holders

A friendly reminder that Christmas Club Account checks are no longer automatically mailed out. Please contact us if you would like your Christmas Club Account funds mailed to you, and you are not currently on the list of those who requested their check be mailed. Otherwise, you can log into your online banking account to request the check, or you can transfer the funds to your savings or checking.

Happy shopping!



*Wishing our members and their families a Happy Holiday Season!*

*All the best to you in the New Year!*



## MNCUF SC Scholarship Opportunity - \$16,00.00 in Scholarship Funds Up for Grabs

Apply by November 30, 2021

The Minnesota Family Involvement Council is offering sixteen (16) \$1000 scholarships to credit union members. Any credit union member pursuing post-secondary education in the fall of 2023/spring of 2024 OR is a high school senior graduating in 2023 is eligible to apply. Applicants are asked to answer the following essay question:

***With rising costs of living, how has this impacted your financial goals and how can your credit union help you achieve them?***

All applications must be submitted no later than November 30, 2022. For complete rules and to apply online, visit the website:

[www.mncun.org/scholarship-council.html](http://www.mncun.org/scholarship-council.html)



Use your debit card and flex your superpower. Each time you use your debit card to make purchases between October 1, 2022, and December 31, 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!***



## Thinking About Making Any Home Improvements Before the Holidays?

The holidays are just around the corner – are you ready to get your home projects in check before the company comes?

Whether you are looking to spruce up your home for the holidays or take on a home renovation, we can help! Or use your new Riverview Credit Union home equity line of credit loan to take that much-needed vacation or consolidate higher-interest balances you may have elsewhere.

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.

Line of Credit availability. Home Equity Loans are only available on primary and second homes in MN & WI. 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.

### ***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!*



## Money Kind of Tight – 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. You must request Skip-A-Payment prior to the month you would like to skip. Holiday Skip-A-Payment is available from November 1, 2022, to January 31, 2022. Skip-A-Payment is not available on home equity loans. Skip-A-Payment defers one payment for the loan(s) identified on the 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.

