



## Holiday Schedule

Our office will be closed the following holidays:

October 9 – Columbus Day  
November 24 & 25 – Thanksgiving  
December 26 – Christmas  
January 1, 2023 – New Year's

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931

### Riverview Credit Union 92nd Annual Meeting Recap

The 92nd Annual Meeting was held Tuesday, September 19, 2023, 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!



### 2023 Scholarship Winner

Riverview Credit Union is pleased to announce that Megan M. of Randolph, MN, is the lucky recipient of the 2023 Riverview Credit Union Scholarship. Megan has been a member of Riverview Credit Union since 2004. Megan is attending Vertigo University in Eau Claire, WI, pursuing a degree in elementary education.

Congratulations, Megan!

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



Again, this year, our staff will participate in CU Forward Day on Monday, October 9, a day in which we give back to our community. This year, we will shop for and donate canned goods and household paper products to Neighbors Inc. in South St. Paul for distribution to those in need. In addition, we will be providing treats to our local Police and Fire Departments.



### Attention Christmas Club Account Holders

Christmas Club Account checks are no longer automatically mailed.

If you want your Christmas Club Account funds mailed, please call us at (651) 224-4631. Otherwise, you can log into your online banking account and request a check or transfer the funds to your savings or checking.



**We wish our members and  
their families a  
Happy Holiday Season!  
All the best to you in the  
New Year!**



### 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!



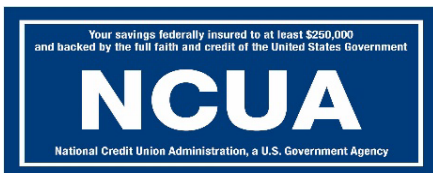
## Money Kind of Tight – Need Extra Cash for the Holidays?

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

Need 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, you may skip a loan payment anytime between November 1, 2023, through January 31, 2024. RCU is offering our holiday Skip-A-Payment at a special holiday price of \$25 per loan (regularly \$35). So, if you are short on cash and 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, 2023, to January 31, 2024. 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.



## MN Credit Union Foundation Scholarship Opportunity

### \$18,000 in Scholarship Funds Up for Grabs

### Apply by November 30, 2023

The Minnesota Family Involvement Council offers eighteen (18) \$ 1,000 scholarships to credit union members throughout Minnesota.

Check out eligibility details, and to apply, visit [submissions-mncun.org](http://submissions-mncun.org).

Essay question:

**Who has inspired you for your personal growth to make a positive difference, and why?**

All applications must be submitted no later than November 30, 2023.

### *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!*



## 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. Minimum loan amount of \$10,000. Payment example: borrow \$35,000 for 60 months, based on up to 80% of County Tax Assessed Value at a fixed rate of 6.49% Annual Percentage Rate (APR); monthly payments would be \$684.72. Other restrictions may apply.

