



POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931

## Holiday Schedule

Our office will be closed the following holidays:

January 17 – Martin Luther King Day

February 21 – Presidents' Day

May 30 – Memorial Day

June 20 – Juneteenth Day

July 4 – Independence Day



### Trying to Recuperate from the Holidays?

Spend a little too much? Didn't get the one gift you wanted or need some extra cash? Treat yourself and take a break from your loan payment! With RCU's Holiday Skip-A-Payment, you can do just that.

If you are a member in good standing, you can skip your January loan payment(s) at a special holiday Skip-A-Payment price of \$25 per loan (regularly \$35).

Some restrictions apply. Skip-A-Payment is available through 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 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.

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

Riverview Credit Union can get you on the road to your next vehicle! We have great low rates on all new and used vehicles with flexible financing terms.

Check out Riverview Credit Union's current loan rates at [myrcu.com](http://myrcu.com) or call (651) 224-4631.



### \$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?



### Simplify Your Life with Riverview Credit Union's Mobile Banking!

Want your online banking at your fingertips? You can have it by downloading Riverview Credit Union's mobile banking app. RCU's 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 download our mobile app, visit [myrcu.com](http://myrcu.com), and click on the "Mobile App Click Here" on our home page.



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

Did you know Riverview Credit Union offers free checking accounts for teenagers? Put your teen in charge of their finances and start them off right with a Riverview Credit Union checking account.

Having a checking account can help your teen learn valuable money management skills and put them in control of their finances. By starting them off early, they get a chance to learn how to manage their money by saving and budgeting for the things they want and need. Putting them in charge now only helps them achieve a brighter financial future!



### Happy New Year!

We wish all our members and their families a Happy, Healthy, and Prosperous New Year!

## Put Your Home Improvement Goals in Action with a Home Equity Loan from Riverview Credit Union

Ready to tackle your winter home projects? Whether you are looking to spruce up the house, take a vacation, or consolidate higher-interest rate balances you may have elsewhere, a home equity loan from Riverview Credit Union HELOC can make it happen!

With a home equity loan from Riverview Credit Union, you will enjoy a fixed interest rate for the entire life of your loan. Most other lenders offer a home equity line of credit in which the interest rate can change over the life of your loan. Riverview Credit Union has competitive low-interest rates and terms available. Rates start at 2.99%.

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 2.99% Annual Percentage Rate (APR), monthly payments would be \$628.79. Other restrictions may apply.



### Use Your Debit Card and Celebrate the Music

Each time you use your debit card to make purchases between January 1, 2022, and March 31, 2022, you will automatically be entered for a chance to win

Grand Prize - \$500 Shazam Gift Card  
8 Monthly Winners - \$50 Shazam Gift Card

Don't have a debit card? Apply today!



### 2021 Tax Statements

It's that time of year again! Riverview Credit Union will mail all 1099's and 1098's by January 31, 2022. If you need your tax information sooner, you can find your interest earned or interest paid on your December 31, 2021, member account statement.

If you are a current online banking user, you can access your 1099 or 1098 under your online banking account "Tax Forms" tab. Online 1099s and 1098s will be available in your online banking account no later than January 15, 2022.

**Please note** – You would receive a 1099 if you earned more than \$10 of interest on your account in 2021. You would receive a 1098 if you had a home equity loan and paid more than \$600 of interest in 2021.

### Important Reminder

Riverview Credit Union will never call or email you requesting your username, login information, or any other personal information. If you receive a call from ANYONE requesting your login information or any personal information, please hang up and call us at (651) 224-4631. Likewise, if you receive an email from ANYONE requesting your login information or any personal information, DO NOT REPLY or CLICK ON ANY LINK in the email. Under no circumstances will Riverview Credit Union call or email you asking for any personal information.

### Have you moved or changed your phone number?

Have you moved or changed your phone number? If so, we ask that you contact us to update our records. It is important we have up-

to-date contact information for your account.



### Make a Resolution to Reduce Your Clutter!

Reduce your clutter by signing up for eStatements! eStatements are faster, safer, and a more efficient way to manage your account statements.

By signing up for eStatements, you will have access to your account statement any time online by logging into your online banking account. You will also have access to your account statement within two business days of the end of the statement cycle.

Everyone who signs up for eStatements receives \$5 for signing up. 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 do not have your account set up for Online Banking, you can set up your account by visiting [myrcu.com](http://myrcu.com) and selecting "New User."

### 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!

