

FALL 2025



95th Annual Meeting
Tuesday, September 15, 2026
Mancini's Char House
St. Paul, MN

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931



Introducing RCU's New Website

Riverview Credit Union is excited to roll out its new website. If you visit our website, don't be alarmed, it's the same web address at myrcu.com, but with a newer, fresher, and up-to-date look that is much more user-friendly.

Check it out at myrcu.com!



Happy Holidays from Riverview Credit Union!

We wish our members and their families a joyful and peaceful holiday season!

May the New Year bring you health, happiness, and prosperity!

Riverview Credit Union 94th Annual Meeting Recap

The 94th Annual Meeting was held on Tuesday, September 16, 2025, at Mancini's Char House in Saint Paul, MN. Attendees enjoyed the meeting, dinner, and appetizers, followed by prize drawings. Congratulations to Robert J, Jim F., and Sandra K. for being our grand prize winners.

Thank you to all our members who joined us this year! We look forward to seeing you at next year's meeting!



Riverview Credit Union 2025 Scholarship Winner

Riverview Credit Union is excited to announce that Cole P. of Inver Grove Heights, MN, is the recipient of the 2025 Riverview Credit Union Scholarship!

A member since 2006, Cole is currently pursuing a degree in business administration at the University of Saint Thomas in Saint Paul, MN.

Congratulations, Cole!

Watch for details on the 2026 scholarship and application process, which will be available soon.

The Credit Union will be closed:

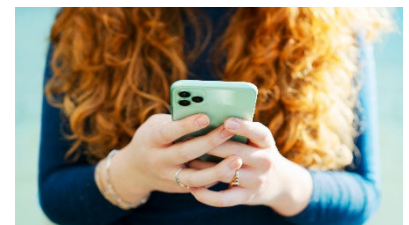
Monday, October 13
Columbus Day | Indigenous Peoples' Day

Monday, November 11
Veterans Day

Thursday, November 27 &
Friday, November 28,
Thanksgiving

Wednesday, December 24 &
Thursday, December 25,
Christmas

Wednesday, December 31, 2025 &
Thursday, January 1, 2026,
New Year's



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

To download the mobile banking app, please visit myrcu.com.



CU Forward Day!

This year, our staff will participate again in CU Forward Day on Monday, October 13th, a special day dedicated to giving back to our community. We are collecting non-perishable food items and non-food essentials (such as laundry pods, diapers, paper products, and hygiene products) to be donated to Neighbors Inc. in South St. Paul, which will be distributed to those in need throughout our local communities. Additionally, we'll provide lunch for the South Saint Paul and Inver Grove Heights Police and Fire Departments.

If you'd like to support this cause, please drop off your non-perishable food and non-food items or make a cash donation at our office by Friday, October 10, 2025. Thank you for your generosity and support!



Money Kind of Tight This Holiday Season?

Do you need a little extra cash for the holidays? With RCU's Holiday Skip-A-Payment, you can skip a loan payment anytime between November 1, 2025, and January 31, 2026!

Holiday Special offer of \$25 per loan (regularly \$35)

For more information, call (651) 224-4631

Loan(s) must be in good standing. Loans less than six months old are not eligible. Skip-A-Payment is not available for home equity loans. Request Skip-A-Payment before the month you want to skip. Holiday Skip-A-Payment defers one payment for the identified loan(s). RCU reserves the right to refuse any Skip-A-Payment request.



Now Accepting Scholarship Applications!

The Foundation Scholarship Council (FSC) has officially launched the 2025-26 scholarship program. This year, the council will award \$18,000 in \$1,000 individual scholarships, providing 18 Minnesota credit union members with the opportunity to reduce their college costs. Any member of a Minnesota Credit Union pursuing post-secondary education in the fall of 2026/spring of 2027, or a high school senior graduating in 2026, is eligible to apply.

The 2025 Scholarship question is: *Discuss a significant personal experience that has shaped who you are today. How has this experience influenced your educational and career aspirations? What lessons have you learned, and how do you apply them in your daily life?*

The deadline for submissions is **November 30, 2025**.

Your Trusted Financial Partner

Wherever life takes you, we are here to help – with advice, products, services, and personalized attention to meet your needs.

Together, we can make life happen!

Thank you for being a member of Riverview Credit Union!



Spruce Up Your Home for the Holidays with a Home Equity Loan from RCU!

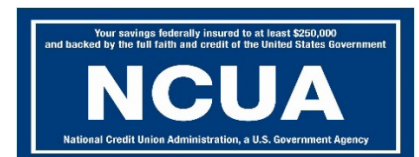
Whether you're looking to remodel your home for the holidays, pay off higher-interest credit cards, or even take a vacation, we can help! You can turn your home projects into reality with a home equity loan from Riverview Credit Union.

For more information or to schedule an appointment, please call (651) 224-4631.

Let's make your dreams a reality this holiday season!

A Home Equity Line of Credit Loan (HELOC) is available for primary and second homes in Minnesota and Wisconsin. Depending on the loan amount, closing costs range from \$450 to \$1,200, with a minimum loan amount of \$10,000.

Payment Example: For a \$35,000 loan with a 5-year term at a fixed rate of 5.99% Annual Percentage Rate (APR), based on up to 80% of County Tax Assessed Value, your monthly payment would be \$676.49. Rates are subject to change at any time, and some housing exceptions and other restrictions may apply.



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