



POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931



**Happy New Year from
Riverview Credit Union!**

**Wishing our members and
their families a happy,
healthy, and prosperous
New Year!**

**All the best to you and yours
in the year ahead!**

2025 Tax Statements

1099s and 1098s will be mailed out by January 31, 2026. If you need your 2025 tax information sooner, you can find your interest earned or interest paid on your December 31, 2025, member account statement.

If you have digital banking, you can access your 1099 or 1098 forms under the "Tax Forms" tab. Online 1099s and 1098s will be available in your digital banking account no later than January 20, 2026.

Your New Year Financial Checklist

The beginning of the New Year is an ideal time to review, organize, and update your finances.

Review Account Beneficiaries

Review beneficiaries on all accounts, including savings, retirement, and insurance policies.

Verify and Update Contact Information

Ensure your address, email, and phone number are up to date.

Update Life Changes

Update your financial records to reflect major life events, such as marriage, divorce, or the birth of a child.

Simplify and Streamline Your Finances

Switch to paperless billing and statements to reduce clutter. Set up automatic payments for recurring bills to help avoid late fees and support a strong credit score.



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

Credit Union Holiday Closures

The Credit Union will be closed on the following days:

Monday, January 20 –
Martin Luther King Jr. Day

Monday, February 17 –
Presidents' Day



2026 Riverview Credit Union \$500 Scholarship Available

Applications are now being accepted for the 2026 Riverview Credit Union Scholarship. Members who are pursuing a college degree or vocational school certification are encouraged to apply.

How to Apply

Please submit your response to the following essay question via email to rcu@rcumn.com:

What does it mean to be financially responsible?

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!

Unlock the Power of Your Home's Equity with a Home Equity Loan from Riverview CU!



Your home is more than just a place to live — it's one of your most valuable financial assets. With a Riverview Credit Union Home Equity Line of Credit (HELOC), you can tap into your home's equity to help achieve your goals.

Use your HELOC funds for anything you need—whether it's renovating your home, consolidating debt, paying for college, taking a dream vacation, or covering unexpected expenses. The flexibility of a HELOC lets you borrow what you need, when you need it, giving you peace of mind and more control over your finances.

Don't be fooled by low introductory HELOC rates from other financial institutions. Lock in a great low rate from the start with a Home Equity Line of Credit from Riverview Credit Union.

Rates start at 5.74% APR for 60 months, with terms up to 20 years available. Call our office to learn more about RCU's Home Equity Line of Credit options.

Home Equity Line of Credit (HELOC) loans are available for primary and second homes in Minnesota and Wisconsin. Depending on the loan amount, closing costs range from \$400 to \$2,000. The minimum loan amount is \$10,000.

Payment Example: For a \$35,000 loan with a 5-year term (60 months) at a fixed rate of 5.74% Annual Percentage Rate (APR), based on up to 80% of County Tax Assessed Value, the monthly payment would be \$672.30.

Rates are subject to change at any time. Some housing exceptions and other restrictions may apply.

Why finance with Riverview Credit Union?

Fair, Competitive Rates & Simple Terms

At Riverview Credit Union, we offer fair, competitive interest rates, transparent loan terms, and quick, convenient service on every loan.

No Loan Application Fee

Riverview Credit Union does not charge a loan application or documentation fee. Many other lenders charge an application fee ranging from \$40 to \$150, regardless of whether you're approved.

Flexible Payments with No Prepayment Penalty

Enjoy flexible payment options and repayment terms with no prepayment penalty. Pay once a month or make smaller payments each time you get paid—whatever works best for you.

Added Protection and Peace of Mind

We provide comprehensive protection through our debt-cancellation plan, ConsumerSafe Plus, to help you and your family during financial difficulties, including death, disability, or involuntary unemployment. We also offer vehicle warranties to cover mechanical failures and GAP (Guaranteed Asset Protection) insurance if your vehicle is totaled in an accident.

Our Best Rate-No Matter What

Members get our best rate regardless of the amount financed or whether they select debt protection, GAP insurance, or a vehicle warranty.

Thank you for being a member of Riverview Credit Union!

**Share the gift of membership!
Invite your family members and coworkers to join today.**



CU Forward Day!

This year, our staff once again participated in CU Forward Day on Monday, October 13, a special day dedicated to giving back to our community.

We gathered and bought non-perishable food and essential household supplies—including laundry pods, diapers, paper products, and hygiene items—for donation to Neighbors Inc. in South St. Paul. These items will be given to individuals and families in need throughout our local communities.

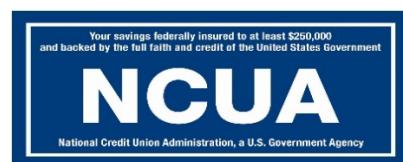
Additionally, we were proud to provide lunch for the South St. Paul and Inver Grove Heights Police and Fire Departments, expressing our gratitude for their service to our community.

We look forward to CU Forward Day 2026, when we will once again come together to support and give back to our community.

Please consider joining us by volunteering or donating non-perishable food items.



NMLS# 1653541



Federally insured by NCUA