



**96<sup>th</sup> Annual Meeting**  
**Tuesday, September 21, 2027**  
**Mancini's Char House**  
**St. Paul, MN**

POSITIVELY IMPACTING OUR MEMBERS' LIVES SINCE 1931

### **Riverview Credit Union 95th Annual Meeting Recap**

The 95<sup>th</sup> Annual Meeting was held on Tuesday, September 15, 2026, at Mancini's Char House in Saint Paul, MN. Attendees enjoyed the meeting, dinner, and appetizers, followed by prize drawings. Thank you to all our members who joined us this year! We look forward to seeing you at next year's meeting!



### **Attention Christmas Club Account Holders**

Please note that 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. You may also log in to your online banking account to request a check or transfer the funds to your savings or checking account.



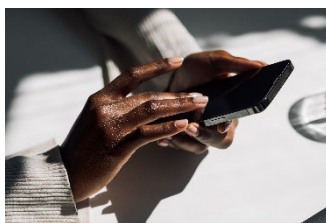
### **Riverview Credit Union 2026 Scholarship Winner**

Riverview Credit Union is excited to announce that Connor D. of Cottage Grove, MN, is the recipient of the 2026 Riverview Credit Union Scholarship!

A member since 2024, Connor is currently pursuing a degree in teaching at the University of WI River Falls.

#### **Congratulations, Connor!**

Watch for details on the 2027 scholarship and application process, coming soon.



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

**To download the mobile  
banking app, visit [myrcu.com](https://myrcu.com)**

### **The Credit Union will be closed:**

**Monday, October 12**  
**Columbus Day | Indigenous  
Peoples' Day**

**Wednesday, November 11**  
**Veterans Day**

**Thursday, November 26 &  
Friday, November 27**  
**Thanksgiving**

**Thursday, December 24 &  
Friday, December 25**  
**Christmas**

**Thursday, December 31, 2026 &  
Friday, January 1, 2027,**  
**New Year's**

### **Help Us Bring Joy This Holiday Season!**

Please join us in supporting Toys for Tots by donating new, unwrapped toys this holiday season.

Your generosity can help bring a little extra joy to children and families in our community.

**Every donation makes a  
difference!**



## Turn Your Home Projects into Reality this Holiday Season!

Whether you're remodeling your home for the holidays, paying off higher-interest credit cards, or planning a well-deserved vacation, Riverview Credit Union can help!

Put your home's equity to work with a Home Equity Loan or Home Equity Line of Credit (HELOC) from Riverview Credit Union. Whether you're tackling a home improvement project or consolidating debt, we're here to help you reach your financial goals.

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

A Home Equity Line of Credit (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: 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, would have an estimated monthly payment of \$676.50.

Rates are subject to change at any time. Some housing exceptions and other restrictions may apply. Please contact Riverview Credit Union for complete details and eligibility requirements.



## Money Kind of Tight This Holiday Season?

Do you need a little extra cash this holiday season? With Riverview Credit Union's Holiday Skip-A-Payment, you can skip a loan payment anytime between November 1, 2026, and January 31, 2027!

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 2026-27 scholarship program. This year, the council will award \$24,000 in \$1,500 individual scholarships, providing 16 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 2027/spring of 2028, or a high school senior graduating in 2027, is eligible to apply.

To find out more information and how to apply, please visit <https://www.mncun.org/scholarship-council.html>

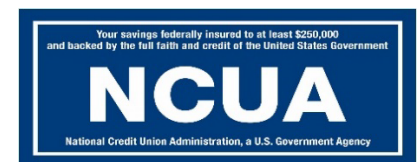


## Giving Back to Our Community: CU Kind Day

This year, our staff will once again participate in CU Kind Day, formerly known as CU Forward Day, on Monday, October 12, 2026, a special day dedicated to giving back and making a difference in our community.

From now until Friday, October 9<sup>th</sup>, we will collect non-perishable food items and essential non-food items, including laundry pods, diapers, paper products, and personal hygiene products. Donations will benefit Neighbors Inc. in South St. Paul, which will distribute these items to individuals and families in need throughout our local communities.

If you would like to support this meaningful cause, please bring your non-perishable food or non-food donations, or a cash contribution, to the Riverview Credit Union office by Friday, October 9, 2026.



Federally insured by NCUA