

Riverview's News

Winter Issue: Fourth Quarter 2015

MAKING A DIFFERENCE



In October, RCU celebrated International Credit Union Day and demonstrated its “People Helping People” spirit by hosting a food drive that benefited the Marietta-based Gospel Mission Food Pantry. Thanks to the generous contributions of our employees, members, and the local community, the Gospel Mission received several cases of food to help feed the hungry in the Washington County area. Jeff and Candy Waite with the Gospel Mission were thrilled to receive the donation. Because the food drive

was a huge success, we have decided to make it an annual event and are already making plans for next year!

The charitable spirit continued during the months of November and December. For the third year in a row, RCU served as a collection point for the Marine Corps League’s “Toys for the Needy” program. The holidays can be a tough time for those less fortunate, and when children may be left with no gift at all...it can be most devastating. Thank you to all those who donated and helped to make a positive difference in our community!



MEMBERSHIP HAS ITS ADVANTAGE

Everyone is looking for ways to save money, and RCU is excited to offer you exclusive discounts and benefits on products and services you use every day through Love My Credit Union Rewards!



Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here’s another way you can save even more by being a Riverview member.

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week with CU Road Pal.
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop
- The more offers you take advantage of, the more you save. Start saving today or learn more at LoveMyCreditUnion.org.

CALL TO ANNUAL MEETING 2016

In the coming weeks, we will be working to finalize the details of the 48th Annual Meeting. The Annual Meeting is how members exercise their membership rights and keep up-to-date on the state of the credit union.

We anticipate the annual meeting being held during the month of April. Watch our website and your statements for more details as they unfold. Each voting member will receive a formal notice in the mail stating the time and place of the meeting at least 30 days prior to the actual meeting date.

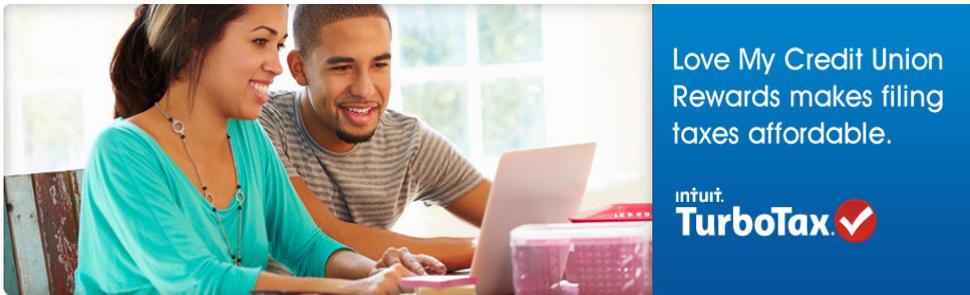
NEED MONEY?

Now that the new year is here, are you finding that you spent a little more than expected during the holidays? If so, let us help you get your ducks in a row by consolidating your debts into one monthly payment. Maybe you have your sights set on a new car, truck or ATV. With interest rates at an all-time low, now is the time to tackle that debt or make that new purchase. Call, click or visit us today to apply today! Our rates will be hard to beat.

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TAX SEASON

It is time to start thinking about filing your taxes. We know our members work hard for their money, that's why we're proud to be able to offer you the ability to save \$15 on TurboTax® Federal tax products through our new Love My Credit Union Rewards program.



With TurboTax®, you don't need to be a tax expert to get your taxes done right. Their products use easy questions about your life and tax documents to prepare your return. TurboTax puts all your information in the right place on the correct forms. Visit LoveMyCreditUnion.org

to learn more or take advantage of this great offer!

Here are some tips help you make the process easier and get your refund faster:

1. Gather all of your tax documents and get organized. Documentation is key when filing your return. In January and February, you should receive various forms that provide information needed to prepare your return. Here is a summary of the most common forms:

W-2s: The forms given by each employer to report an employee's annual wages and amount of taxes withheld from his or her paycheck.

1099s: The form used to report non-employment income, such as interest/dividends, rental income, etc.

1098s: The form used by mortgage lenders to report the amount of interest and mortgage-related expenses paid during the tax year which may be used as deductions against your taxable income **and** reduce the overall amount owed to the IRS.

You also need to gather receipts and other documents to support potential tax deductions.

2. Don't miss out on opportunities to lower your tax bill. There are many deductions that taxpayers are permitted to take against their income. Commonly overlooked deductions include state and local taxes, charitable contributions through payroll deductions, and job search expenses. There are many tax credits available as well, including the child and dependent care credit.

3. File your taxes electronically, or e-file. E-filing is faster, easier, and more secure than filing a paper return in the mail. There are no trips to the post office, no need for postage stamps, and less chance for error. The best part is you get your refund quicker!

4. Have your refund direct deposited to your RCU checking, savings, or money market savings account. If you e-file and elect direct deposit, the IRS expects to issue 90% of refunds within 21 days, as opposed to 4-6 weeks if you choose a check in the mail. You will need to provide your account number and RCU's routing number. Talk with us today if you need assistance with this information.

5. Take your time but don't wait until the last minute. It is tempting to file your return quickly especially if you are getting a refund. But rushing to file can be a costly mistake. Information may be inaccurate or incomplete which could lead to you paying penalties or interest to the IRS. On the other hand, waiting until April 15th is not good either. Key documents could get lost or misplaced. Or worse, you find that some were never received. Leave ample time in case you encounter issues or need the assistance of a tax professional.

WHATS NEW?!

In 2015, RCU rolled out several new products and services, including home equity lines of credit and small business lending. In 2016, you can expect to see even more convenient products and services introduced.



The development of a new and improved website is currently underway! The address will remain the same, www.riverviewcu.com. The new site will be faster, multi-device-friendly, image-rich, and much easier to use. We trust you will find it to be a truly user-friendly experience. We anticipate to officially launch the new site in April.

We also are looking to roll out a mobile app and payment options to make accessing your account even easier.

Be sure to watch our social media channels to keep up-to-date on these and other developments.

Call, click, or visit for more information about RCU!