

Riverview's News

Fall Issue: Third Quarter 2016

MEMBERSHIP HAS ITS ADVANTAGE



The fall season is nearly upon us which means the leaves will be starting to fall soon, but that is not all – so will our loan rates! And the timing couldn't be better. Whether you are planning to shop the new auto inventory dealerships or get a jump start on holiday shopping, let us put the cash you need in your hands with some of the lowest rates of the year. Starting October 15th, we will have special rates on many of our loan products, including our auto loan rates as low as 1.75% APR for terms up to 72 months. Not in the market for a car? Get \$2,500, unsecured, for up to 24 months at an unbeatable rate!

So, now is the perfect time to treat yourself or someone special with that perfect gift! But hurry...these special rates will end on November 30th. Visit our website www.riverviewcu.com for more details on these great rates. Call, click or visit us today to apply. With our fast approval process, you could even get your cash the same day you apply!

**APR equals annual percentage rate. Promotional rates valid 10/15/16-11/30/16 and apply to select vehicle, ATV, and unsecured loans and excludes all existing loans with Riverview Credit Union. APR shown is based on a loan amount of \$25,000, 72 month term, credit score of 730 or higher and applies to new vehicle model years 2016-2017. Loan terms, rates, and conditions based on credit qualifications and approval and are subject to change without notice. Not all borrowers will qualify for the lowest rate and not all Members will qualify for a loan. Membership eligibility required. We do business in accordance with the Equal Credit Opportunity Act.*

A NEW VIEW

At Riverview, we strive to deliver high quality, personalized service to our member owners. As part of this ongoing mission, we made the decision earlier this year to refresh our Belpre office to provide a more open and inviting atmosphere for our members to visit. Some of the changes made to the office include opening up the lobby, installing new flooring, and repainting the walls...and that's just the beginning! If you haven't visited this office recently, we encourage you to do so today and see these changes first hand. We welcome your feedback on the changes made.



As we move forward, you will notice a more relaxing environment where you can enjoy a cup of coffee during your visit. We also will be adding technical resources our members can use to complete transactions faster.

We would like to thank Stonewall Group for their assistance in aligning the new office look with our refreshed brand unveiled earlier this year! We also would like to thank our members for their patience and understanding during the construction phases.

CALL TO ANNUAL MEETING 2017

Planning for the 49th Annual Meeting of our membership is currently underway. This meeting allows our members to exercise their membership right to affect how their credit union is run. It also serves to update our members on the state of the credit union. We anticipate the annual meeting to be held in April 2017. Watch our website and social media channels for more details as they unfold. Each voting member will receive a formal notice stating the time and place of the meeting at least 30 days prior to the actual meeting date.

GET ON BOARD!

Being a credit union member means you're an owner – and that means you could qualify to serve as a volunteer on the board of directors. The Board of Directors typically meets once per month to set the policies and direction of Riverview, so serving on the board is a great way to become more involved with your credit union.

There will be three positions up for election at the 2017 Annual Meeting. Any voting member of the Credit Union who has been in good standing for at least 6 months at the time of the annual meeting is eligible to serve as a director. If you would like to be considered, please submit a resume or brief bio to Riverview Credit Union, ATTN: Nominating Committee, 39 Acme St, Marietta OH 45750, by no later than December 15, 2016, so we can meet the election deadlines established by our Code of Regulations.

Belpre: (740) 423-4260 • Marietta: (740) 374-4266
www.riverviewcu.com • e-mail: staff@riverviewcu.com

NEED MORE CASH? WE CAN HELP!

For the holiday season, Riverview will be offering qualified members the ability to skip their December loan payment and use the extra cash for whatever you need! We will be mailing letters to qualifying members in November so watch the mail for this exclusive offer and details on how to participate in the Holiday Skip-A-Pay program. Beginning in 2017, we will enhance our skip-a-pay program by providing a year-round option, allowing you to skip your payment when it's most convenient for you. More details will be posted to our website soon.

INTERNATIONAL CREDIT UNION DAY, OCTOBER 20, 2016



On October 20, 2016, Riverview will join with over 56,000 credit unions and more than 217 million credit union members around the world in celebration of International Credit Union (ICU) Day.

Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. This year's theme is "The Authentic Difference," which zeroes in on what makes credit unions different from other financial institutions – our principles!

Since 1850 when the first credit union was established in Germany, credit unions all over the world have operated according to the same core principles:

1. **Democratic Control.** One member = One vote. Whether you have \$5 or \$5 million, your voice is equal.
2. **Open and Voluntary Membership.** Members are connected by a common bond of association.
3. **Non-Discrimination.** Credit unions are open to all without regard for race, orientation, nationality, sex, religion, gender, or politics.
4. **Service to Members.** Credit unions are ranked No. 1 in service in numerous surveys, because they exist to serve members, not profit.
5. **Distribution to Members.** Credit unions return all profits to their members through dividends, lower fees, better savings rates, and improved services.
6. **Building Financial Stability.** Credit unions are historically stable organizations. They're owned by the people they serve, so they don't take unnecessary risks.
7. **Cooperation Among Cooperatives.** Credit unions and cooperatives share the same principles. Together, they amplify each other's good works.
8. **Social Responsibility.** Credit unions strive for social justice by committing to strengthening their communities and helping people of modest means.
9. **Ongoing Education.** Credit unions prioritize financial education for their members, employees, and communities as part of their pursuit of social justice.

On ICU Day, Riverview invites its members and the public to stop by either office to learn more about RCU and the credit union movement that concerns itself with the financial success of all people. We also will provide a FREE lunch, along with great giveaways, cash drawings, and live radio remote. Food is scheduled to be served beginning at 11:30 a.m. and until it lasts.

RIVERVIEW'S 2ND ANNUAL FOOD DRIVE FOR THE GOSPEL MISSION FOOD PANTRY

As a means of demonstrating "The Authentic Difference" of credit unions, we are pleased to host the second annual food drive to benefit the Gospel Mission Food Pantry located in Marietta, Ohio. During the entire month of October, we will collect food and other basic necessities to help those less fortunate in the Washington County area.

Our employees, members and the local community were very responsive to last year's food drive and we hope to make this year's even better! So, please drop off your donations at either office in Belpre or Marietta. Don't have time to shop? We also will be accepting cash donations in both offices. Thank you for helping make a difference in our community!



EARN CASH BACK WITH LOVE TO SHOP

It's never too early to start shopping for the holidays. Why not earn some extra cash, just by shopping at your favorite online stores?! Love to Shop is a fun and easy way for you to earn discounts and cash back when you shop online at over 1,500 of your favorite stores, including Target, Macy's, Best Buy and Apple. Every time you earn \$15 or more in cash back from your purchases, you'll receive a check with the cash back you earned!

To learn more about Love to Shop or to register for free, visit LoveMyCreditUnion.org.

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