

# Riverview's News

Winter Issue: Fourth Quarter 2016

## 2ND ANNUAL FOOD DRIVE



In October, Riverview joined with credit unions around the world to celebrate International Credit Union Day. The theme for 2016's celebration was "The Authentic Difference," which zeroes in on what makes credit unions different from banks and other financial institutions—our principles. These principles include an emphasis on people before profit and improving our local communities.

Riverview demonstrated these principles by conducting its 2nd Annual Food Drive to support the Marietta-based Gospel Mission Food Pantry. Because of 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! Thank you to all those who donated and helped to make a positive difference in our community!



## OUR REDESIGNED BELPRE OFFICE



As we shared in last quarter's newsletter, we have been making some exciting changes at our Belpre office. During December, work on the redesign of the lobby was completed with the installation of new furniture.

If you haven't visited the office lately, we encourage you to do so soon. When you do, you will step into a classic, cozy lobby, with warm hues and comfortable seating. We have incorporated our branding while giving credit to the rich history of our hometown. The lobby has a more relaxing atmosphere with its open concept and historical artwork throughout. Be careful because you may just want to stay forever!



A special thank you goes out to Leslie Crooks with The Stonewall Group for bringing her brilliant design concepts to life for us!

We also are sprucing up the exterior of the office. During the fall, several trees were planted along Main Street in support of the city's America in Bloom efforts. In early January, a new sign will be installed that not only has our new logo but a full-color LED board.

## MEMBERSHIP HAS ITS ADVANTAGE

### IMRPROVE YOUR FINANCES

For many Americans, the start of a new year means tax refunds, raises, and bonus checks. But some discover the holiday season expenses were more than expected. Regardless of your situation, we can help improve your overall financial health! Our loan and deposit rates are some of the best in the Mid-Ohio Valley. Plus, our primary purpose is to serve our members, not generate large profits. So we don't make you jump through a lot of hoops to avoid fees or earn a higher return on your money.

Struggling to stay ahead with your bills after the holidays? Consider consolidating your debts into one monthly payment. We offer unsecured loans at rates and terms which are nearly impossible to beat. Talk with one of our lenders today. You might be surprised to see how much of your hard-earned money you will be able to keep.

Not sure what to do with any extra cash you might receive? Begin by determining if you have enough cash set aside to survive the curveballs life throws at you. Putting that money aside in your share account can help you manage the unimaginable and turn a crisis into an inconvenience. As a rule of thumb, you should have a "rainy day fund" equal to three to six months of expenses. The reason is simple: you don't know what's going to happen in life. So whether you lose your job or have an unexpected expense, you will have the cash you'll need to weather the storm!

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Looking for a better return on your money? We offer a wide range of certificates of deposit at competitive rates that will help you invest for the future. One such option is our “Rate Bump” CD which allows you to take advantage of our great rates today without the worry about rates moving higher later. With this CD, you receive the option to increase, or “bump up,” your rate twice during the term of the CD.

## 2017 ANNUAL MEETING

In the coming weeks, we will be working to finalize the details of the 49th Annual Meeting. We anticipate holding the meeting during the month of April. The Annual Meeting is how members exercise their membership rights and keep up-to-date on the state of the credit union.

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 meeting date.

## WHATS NEW?!

We constantly are evaluating our products and services to ensure we are meeting the financial needs of our member owners. Our goal is to simplify your life! Here is a look at some of what we have been working on recently:

- **Redesigned our Skip-A-Pay Program.** For many years, we have provided our members with the option to skip-a-payment on their loans. Beginning in 2017, we have enhanced our program by providing members the flexibility to skip-a-payment on their loans any time – up to twice per year. This option is a perfect opportunity to get a little extra when you need it most. Visit our website for more details.
- **Redesigned Debit Cards.** In late 2016, we began issuing debit cards to our members with a redesigned look that incorporates our new logo and branding. These cards also are EMV Chip enabled. EMV is a global standard for credit and debit cards that uses computer chips to authenticate (and secure) transactions and thus reduce the risk of fraud.
- **Apple Pay & Samsung Pay.** In the coming months, we plan to provide you with an easier and safer way to pay in stores by turning your smartphone into a digital wallet. Our team is working to add our debit cards to both Apple Pay and Samsung Pay. Once this process is complete, you will be able to use your phone to pay for purchases without sharing your debit card information. Watch our website and social media channels for updates on our progress.



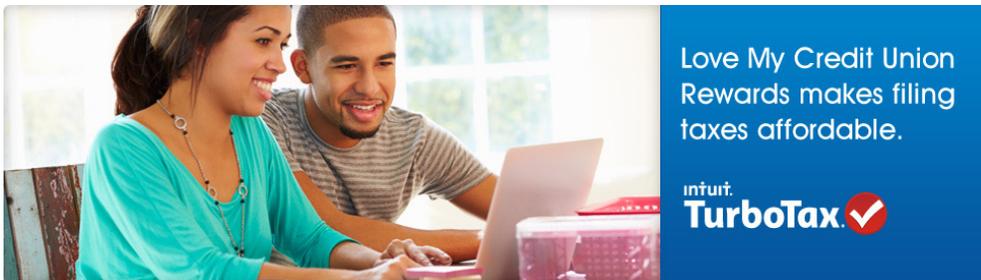
## TAX SEASON

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 have teamed up with TurboTax to help save you money this tax season.

There are savings for everyone:

- Save up to \$15 when filing the TurboTax Deluxe, Premier or Self-Employed editions
- File your taxes for \$0 if you file a 1040EZ or 1040A with the TurboTax Absolute Zero campaign

With TurboTax®, you don’t need to be a tax expert to get your taxes done right. Their product uses 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](http://LoveMyCreditUnion.org) to learn more or take advantage of this great offer!

## MORE SAVINGS WITH LOVE MY CREDIT UNION REWARDS!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved nearly \$2 billion with exclusive offers from Sprint, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save!

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