

Riverview's News

Fall Issue: Third Quarter 2017

FALL INTO SAVINGS



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 or get a jump start on holiday shopping, let us put the cash you need in your hands at a great rate. Starting October 15th, we will have special rates on many of our loan products, including our auto loan rates as low as 1.90% 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 December 1st. 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. APR shown is based on a loan amount of \$30,000, 72 month term, credit score of 730 or higher and applies to new vehicle model years 2017-2018. 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.

NEED MORE CASH? WE CAN HELP!

We have enhanced our Skip-a-Pay program by providing a year-round option. This allows you to skip your payment when it's most convenient for you. What better time than around the holidays to get the extra cash you need? Call, click, or stop in for more details. Or better yet, submit your request via online banking today!

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 shop

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

CALL TO ANNUAL MEETING 2017

Planning for the 50th 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 2018. 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.

As a reminder, for any membership with joint ownership, only the primary owner is considered to be a member under our by-laws. This means any person designated as a joint owner is not entitled to exercise any rights of membership, including voting on matters presented at the Annual Meeting, unless that person has also applied for and has been elected into the membership.



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 two positions up for election at the 2018 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, 2017, 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

YOUR SECURITY IS OUR TOP PRIORITY

Riverview goes to great lengths to protect your information and your financial accounts. We are committed to using the latest technology to enhance online security. We also provide opportunities for you to enhance our security measures by taking some actions on your own.



Here are some ways to protect yourself:

Install security updates regularly.

Keep your equipment firmware and software updated to reduce the risk of unauthorized access to systems.

Set strong login credentials & passwords.

Never share your passwords with anyone. Don't re-use login credentials from financial accounts or other online accounts. Don't use easy to guess dates or words in your passwords and monitor your accounts frequently.

Sign up for Debit Card Alerts.

Register your card through our website to receive a text message or email when your debit card is used. You can set custom alerts for certain transaction types and for purchases over a selected amount.

Avoid Scams

Scammers frequently use tactics, such as impersonating law enforcement, the IRS, or credit union officials, to gain access to your financial accounts. Your best defense is to remember the following:

- Any reputable entity will not use unsolicited email, text messages, or social media channels to obtain sensitive personal information – especially that information they should already have.
- The IRS does not threaten taxpayers with lawsuits, imprisonment, or other enforcement action.
- Be suspicious of any demand for immediate payment by only a specific payment method, such as a prepaid debit card, gift card, or wire transfer.
- The IRS will never ask for credit or debit card numbers over the phone even if you owe them money.

Contact us immediately to report any instances of suspicious phone calls, emails or texts regarding your accounts at Riverview. You can also report tax-related schemes, scams, identity theft and fraud to the IRS at 800-366-4484.

INTERNATIONAL CREDIT UNION DAY, OCTOBER 19, 2017



On October 19, 2017, Riverview will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

The theme for International Credit Union Day 2017 is “Dreams Thrive Here” and it's meant to serve as a reminder of how effective credit unions like Riverview are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is – and always has been –

to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

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 3RD ANNUAL FOOD DRIVE FOR THE GOSPEL MISSION FOOD PANTRY

As a means of demonstrating “People Helping People,” we are pleased to host the 3rd 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 the prior food drives 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!



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