

Riverview's News

Spring Issue: First Quarter 2011

43RD ANNUAL MEETING HIGHLIGHTS

The 43rd Annual Membership Meeting was held Friday, January 21st at the Marietta Country Club with the theme of A Place To Call Home.

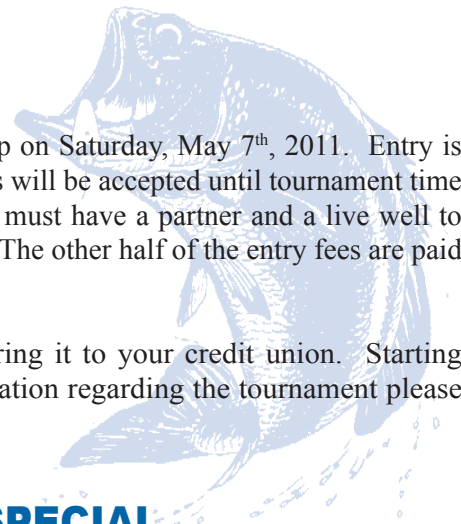
Mark Miner, RCU Board President, conducted the business meeting. Staff members Jane Ann Dearth, Director of Operations, and Melanie Benson, Business Development Coordinator, were recognized for their five years of service to the credit union. Head Teller, Erica Dodge, provided musical entertainment during social hour.

Newly elected Officers for 2011 are: Mark Miner, President; John Matthews, Vice President, W. Layne Marks; Secretary, Steve Tompkins; Treasurer, Cheryl Reeder, Keith Hoy, and Cecil Brown; Directors.

10TH ANNUAL BUDDY BASS TOURNAMENT SET

The 10th Annual Buddy Bass Tournament will be held at the Belpre Civitan boat ramp on Saturday, May 7th, 2011. Entry is open to members and non-members alike for a nominal \$40 entry fee. Applications will be accepted until tournament time at 7:00am on Saturday of the tournament. This is a "buddy" tournament, so you must have a partner and a live well to participate. One half of all entry fees will be paid to the American Cancer Society. The other half of the entry fees are paid to the winning contestants.

Entry forms can be found in this statement mailing. Fill out the flyer and bring it to your credit union. Starting positions are based on the order the entry forms are received. For more information regarding the tournament please call Melanie Benson at 1-877-647-8664.



SPRING INTO ACTION – HOME EQUITY LOAN SPECIAL

Looking for a little extra money to have on-hand for a big trip or purchase you've been dreaming about? Need to remodel your home? No matter what your needs, Riverview Credit Union has a Home Equity loan for you. Spring into action with rates as low as 4.25% APR. Call us today at 888-423-4260 or 877-647-8664. Hurry, limited time offer.

*Based on credit approval. Some restrictions may apply. Fixed Home Equity only. Minimum loan amount of \$10,000. APR = Annual Percentage Rate. Offer valid March 1 – April 30, 2011.

TRANSFORM YOUTH INTO SAVING ROCK STARS – CREDIT UNION YOUTH WEEK 2011

Who doesn't love to look cool and rock out? Music transports us to a world where anything is possible. Show the youth in your life how their credit union can help make those rock-star dreams a reality.

Join us Thursday, April 21st and help us celebrate National Credit Union Youth Week. This year's theme, "Money Rock\$ At My Credit Union," shows youth and teens how RCU can help them meet financial goals.

Whether young members are saving up for a vintage guitar, a new iPod, or even a college degree in music, we're ready to lend a hand. Stop by either location with your child to enjoy free refreshments and giveaways all day long.

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WELCOME NEW SELECT EMPLOYER GROUPS

Peoples Funeral Homes, Inc. • Two Peas In A Pod Florist
Ohio Valley Memorials, Inc. • The Peoples Agency, Inc.

Belpre: (888) 423-4260 • Marietta: (877) 647-8664
www.riverviewcu.com • e-mail: staff@riverviewcu.com

10 WAYS TO SAVE MORE FOR RETIREMENT

A Message from Riverview Investment and Financial Services

Feel you need to do a little extra to make sure your retirement savings plan is on track? Here are some simple, straight-forward tips to help you save more for your retirement years.

1. Put more dollars into your company's 401(k) or other savings plan. Remember, you can elect to save up to \$16,500 in 2011 (or \$22,000 if age 50 or over). Even if you can't contribute the maximum, at the very least contribute up to your company match. Don't give away free money.
2. Contribute to an IRA. If you qualify, the maximum you can contribute is \$5,000 per year (\$6,000 if age 50 or over). In many cases, a Roth IRA may be preferable over a traditional IRA, so look into both options.
3. Pay yourself first. Each month, automatically deduct a set amount from your checking/share draft account and invest it for your retirement (possibly to fund an IRA). After a while, you won't even miss it. Do this in addition to your company-sponsored retirement plan.
4. Avoid dipping into your retirement savings—even if it's for a good purpose like a home purchase or education. Remember...it's for your RETIREMENT. That's why it's called retirement savings.
5. Spend less now. If you're not putting enough away for your retirement and don't know where to find the extra cash flow, you may have to reset your priorities. For example, say you've got a \$450 payment on your car or truck. You may want to consider a less expensive vehicle to allow for \$200 more each month into your retirement savings.
6. See a financial advisor and develop a retirement savings plan. According to the 2009 Retirement Confidence Survey from the Employee Benefit Research Institute (EBRI), only 44% of workers have calculated their retirement savings needs. This study also shows that those who have done this calculation have more realistic goals and are saving more.
7. Invest your savings appropriately. A big mistake is taking on too much risk or not taking enough. For example, a 35-year-old probably shouldn't be investing all their retirement savings in fixed rate, guaranteed investments. Make sure your retirement portfolio is diversified to get the best balance of risk and return for your situation.
8. Commit to saving more. Try to calculate the most you think you can put away for retirement...then add 10% to this amount. Now you're getting committed. And you'll never regret saving this much.
9. Avoid "cashing in" your retirement dollars when you switch jobs. Instead, look at "rolling" your savings to another plan or IRA to avoid unnecessary taxes and penalties.
10. Start today. The earlier you start, the better the results. Even if you're 22 years old and in your first job, you won't regret any of these moves. Ready, set...GO!

For help with your retirement dollars, contact Chrissy Sharp, Riverview Investment and Financial Services Representative serving the members of Riverview Credit Union at (877) 647-8664 for a no-cost, no-obligation retirement planning consultation. Today is the best time to get started!

Representatives are registered, securities are sold and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Non deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. B2MM-0706-9704 (0111)

NEWEST ADDITIONS TO THE RIVERVIEW FAMILY

Riverview CU Board and staff would like to welcome two new additions to the RCU family. Employee Melanie Benson, Business Development Coordinator, and husband Mark had their second child on October 28, 2010 – McKenzie Jane. She weighed 8lbs. 8oz. and was 20 in. long.

Employee Lisa Miller, Member Service Representative II, and husband Bill had their first child on February 25, 2011 - Audrey Leigh. She weighed 8lbs. 6oz. and was 20 in. long.



GET YOUR THEME PARK TICKETS!!!

Did you know that RCU sells discounted theme park tickets? Check out our discounted tickets for your weekend getaway.

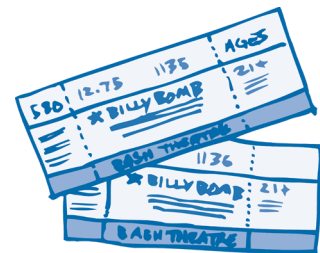


Geauga Lake Wildwater Kingdom

Kings Island

Cedar Point

Zoombezi Bay



Remember...RCU also sells Super Saver Movie Tickets!!! Theme Park and Super Saver Movie tickets are available at both RCU locations.