

Riverview's News

Winter Issue: Fourth Quarter 2010

YOU LIVE HERE. YOU WORK HERE. YOU'RE IN!

You're in at Riverview Credit Union if you live, work, worship, go to school, or belong to one of our Select Employer Groups. Would you like to share the benefits of membership? Now is a great time. Family members and friends can join RCU today for only \$1!!!! That's right, \$1!!! Cut out the coupon below and give it to a family member or friend and they can experience what credit union membership is all about. Are you already a member? Bring in the coupon below and open a Share Draft "Checking" Amount, Christmas Club or Vacation Club account for FREE!!! RCU will put your \$10 share par amount in your account for you!

Need a loan? Want to refinance for a better rate? Bring it to Riverview; we have money waiting for you! Receive .50% off our already low loan rates for the month of January and February!

With deals like these RCU can handle all your financial needs. Visit us today or log on to www.riverviewcu.com.

Some restrictions may apply. Only one \$10 member award per member. Loan rates based on credit score. NCUA insured.

DO YOU KNOW WHAT RCU HAS TO OFFER? CHECK US OUT!!!

Are you a member of Riverview but still have a relationship with a bank? Check out all of the services RCU has to offer. Make the switch and see what Riverview CU can do for you.

Share "savings" Accounts	Unsecured & Personal Loans
Share Plus Money Market Accounts	New & Used Auto Loans
Share Draft "checking" Accounts	New & Used Recreational Vehicle Loans
Club Accounts (Christmas & Vacation)	New & Used Boat Loans
Share Certificates	New & Used ATV Loans
IRAs	Share Secured Loans
Credit Cards	90 Day Notes
Debit Cards	Member of the Shared Branch Network
Online Banking	Home Equity Loans
Bill Pay	GAP Insurance
Bucky Buckeye Kids Klub	Credit Disability Insurance
BOOM! Teen Club	Loan Protection Insurance
Wire Transfers	Rt. 66 Extended Warranties
Direct Deposit/Payroll Deduction	Investment & Financial Services
Free Notary Service	No Fee ATM Machines
Discount Regal Cinema Movie Tickets	Two Locations - Belpre & Marietta
Discount Seasonal Theme Park Tickets	1st & 2nd Mortgage Loans (Purchase & Refinance)

With low to no fees, who wouldn't want to save money? Come see the credit union difference. Call today for more information on all of our products and services.

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WELCOME NEW SELECT EMPLOYER GROUP!

Roy Stanley Insurance

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

QUESTIONS AND ANSWERS

A Message from the Riverview Investment and Financial Services Program

What is the Riverview Investment and Financial Services Program?

The Riverview Investment and Financial Services Program is a full-service financial advisory program located at Riverview Credit Union offering members retirement, insurance and investment services. Our goal is to help our members achieve their financial goals for themselves and their families.

How does the Riverview Investment and Financial Services Program work?

A Riverview Investment and Financial Services Representative is available to meet with you to evaluate your situation, offer recommendations and coordinate your investment and insurance choices.

You may want to tackle just one financial issue today. We can help you:

- Roll-over your 401(k) or pension plan if you've changed jobs.
- Develop a savings and investment plan.
- Create a retirement income plan to approach those years with confidence.
- Manage your investments better.
- Protect your family with life insurance or long-term care insurance.
- Save for college education costs.



Or, you may be looking for help in managing your entire financial situation. We'll help develop a comprehensive financial roadmap that addresses all the relevant financial issues that you face.

Can the Riverview Investment and Financial Services Program help me with retirement planning?

Yes, whether you are already retired, getting ready to do so or are just beginning to save for retirement, our program has sophisticated planning software and a wide array of investment products to help you fund the retirement lifestyle you're seeking. We believe everybody has a unique vision of their retirement years and we help you manage your money to support that vision.

How do I get started?

To set a no-cost, no-obligation appointment, call Cory Corrigan, the Riverview Investment and Financial Services Representative, at (877) 647-8664 today. Be sure to bring any documentation that will help Cory understand your situation better such as account statements, tax forms, benefit information. If married, it's best that both you and your spouse attend. Lastly, always bring an open mind and a willingness to discuss the details of your situation.

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. Nondeposit 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.
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TAX PREPARATION SERVICES

Riverview Investment and Financial Services are offering Tax Preparation. Our professional and affordable tax prep consists of Federal, state and local taxes for individuals and business members. It's safe and fast with all returns filed electronically. Get your return FAST, with RCU's Xpress Refund*. Have your money in as little as two days. For more information please contact Cory Corrigan or Melanie Benson at 1-877-647-8664.

*0% APR Refund Anticipation Loan pending IRS acceptance. Some restrictions may apply.

Holiday Closing

January 1, 2010
New Year's Day

January 18, 2010
Martin Luther King, Jr. Day

February 15, 2010
President's Day

May 31, 2010
Memorial Day

July 5, 2010
Independence Day

September 6, 2010
Labor Day

October 11, 2010
Columbus Day

November 11, 2010
Veteran's Day

November 25, 2010
Thanksgiving Day

December 24, 2010
Christmas Eve - Close at 2:00pm

Call Riverview at 888-423-4260, 877-647-8664 or log on to www.riverviewcu.com to find out more about any of these upcoming events.