

Riverview's News

Spring Issue: First Quarter 2009

ANNUAL MEETING HIGHLIGHTS

The 41st Annual Membership Meeting was held January 23rd at the Marietta Shriner's Hall.

Mark Miner, RCU's Board President, conducted the business meeting. Guest speaker Cory Corrigan, CPA and VP of the NEW Riverview Investment and Financial Services, spoke to the membership regarding the NEW Financial Services at Riverview CU.

Directors for 2009 include: Mark Miner, President; John Matthews, Vice President; Cheryl Reeder, Secretary; Steve Tompkins, Treasurer; Keith Hoy, Director; W. Layne Marks, Director; and Cecil "Charlie" Brown, Director.

THE MAGIC OF SAVING – CREDIT UNION YOUTH WEEK

Riverview Credit Union is shining the spotlight on how young people earn, spend, save, and manage their own money during National Credit Union Youth Week, April 20-24th. Join us this year as we celebrate Thursday, April 26th with treats and giveaways from 11:00am – 5:00pm at both RCU locations. What a great time to talk to your family about spending and saving!

THE
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AT THE CREDIT UNION

8TH ANNUAL BUDDY BASS TOURNAMENT SCHEDULED

Get your bass boats ready for RCU's 8th Annual Buddy Bass Tournament Saturday, May 2, 2009 at the Belpre Civitan Park. 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 morning. 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. Look for the yellow flyer, fill it out and bring it to your credit union. Starting positions are based on the order the paid entry forms are received. Questions may be directed to the Tournament Director Asa Boring at 740-989-2512 or Melanie Benson at 877-647-8664.

RCU HAS OVER 3,600 BRANCHES TO SERVE YOU!

Riverview CU is always looking for ways to better serve our members. With shared branching, credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home credit union. Whether you are at work, home, or your favorite travel destination, RCU is always nearby. Anywhere you see the swirl you can conduct a range of transactions, such as:

- Deposits
- Withdrawals
- Loan Payments
- Make transfers between accounts
- And more!

To take advantage of this service, when you enter a shared branch you only need to bring:

- Your home credit union's name
- Your account number
- Valid government-issued photo identification, i.e., State Driver's license, US Passport



For more information on Shared Branching please call 877-647-8664 or log onto www.cuservicecenter.com.

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

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CORY'S CORNER

Job Change? Job Loss? Don't Ignore Your Retirement Plan Dollars

A Message from Riverview Credit Union Investment and Financial Services

It is probably one of your biggest assets. Don't ignore it. People change jobs all the time, but many forget some important details – like their retirement plan money and leave it in their old employer's sponsored pension or 401(k) plan. Could this be you? If so, you really owe it to your future to consider where to put the retirement assets you've worked so hard to build up. The wrong move could cost you thousands and greatly affect the quality of your retirement years.

One option is to consider moving over any retirement plans from a former employer into an IRA.

Benefits include:

1. **Simplicity** – Consolidate your retirement assets into one IRA. It will simplify your record keeping and give you a better picture of your overall portfolio.
2. **Eliminate Investment Overlap:** Having several accounts can have you holding many of the same type of investments in each account, and cause you to be out of balance for your set of financial circumstances.
3. **Wider Array of Investment Choices** - It is very common for employer plans to have only a few investment options. Rolling assets into an IRA will literally give you thousands of investment choices.
4. **Roth Conversions** - Once your plan is rolled into a traditional IRA, you may be able to convert it to a Roth IRA. You can only convert to a Roth IRA if your income does not exceed \$100,000 and you file a joint return if married.
5. **Beneficiary Distribution Options** - Many employer plans have very limited and rigid beneficiary distribution options, especially for non-spouse beneficiaries. Rolling your assets into an IRA offers many additional flexible distribution pay out options, such as the "Stretch IRA" (paying out the death proceeds over multiple generations of beneficiaries).

Need help deciding what option is best for you? Contact Cory A. Corrigan, CPA, VP of Riverview Investment and Financial Services serving the members of Riverview Credit Union at 1-877-647-8664 for a no-cost, no-obligation Retirement Assets 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. **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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RCU is Going GREEN - NEW Green Checking!!!

Riverview is Going GREEN with our NEW Green Checking (Paperless Share Draft Account). Help the environment while enjoying maximum convenience. With features like:

- CU On-line
- ACH Bill Pay
- Debit Card
- 24 Hour Audio Teller
- Direct Deposit/Payroll Deduction
- E-statements
- Over 6 styles of Recyclable Checks to choose from



Receive a **FREE** reusable recyclable shopping bag when you open a Green Checking. For details please call RCU at 888-423-4260 or 877-647-8664.

Credit Union Calendar

April

1st-30th Recreational Loan Special

May

1st-May 31st Auto Loan Special

2nd Buddy Bass Tourney

15th-16th Relay for Life

June

1st-July 31st Vacation Loan Special

1st-June 30th Summer Skip-a-Pay

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