

Riverview's News

Spring Issue: First Quarter 2010

2010 ANNUAL MEETING HIGHLIGHTS

The 42nd Annual Membership Meeting was held January 22nd at the Marietta Shriner's Hall.

Mark Miner, RCU Board President, conducted the business meeting. Jennifer Conaway, RCU CEO awarded staff members Janet Deis, Erica Dodge, Lindsay Vincent, and Melanie Benson for completing continuing education programs.

Newly elected Officers for 2010 are: Mark Miner, President; John Matthews, Vice President; Steve Tompkins, Treasurer; W. Layne Marks, Secretary; Cheryl Reeder, Director; Keith Hoy, Director; Cecil "Charlie" Brown, Director.

THE 9TH ANNUAL BUDDY BASS TOURNEY SET

The 9th Annual Buddy Bass Tourney will be held at the Civitan Park in Belpre on Saturday, May 1st, 2010. Entry is open to members and non-members for a nominal \$40.00 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.

NO MORE WAIT!

Why wait to cash your paycheck? With Direct Deposit, your paycheck will be automatically deposited into your Riverview CU account!

Direct Deposit is a safe and easy way to ensure your paycheck or other deposits are into your account even if you're away on a business trip or vacation.

To take advantage of Direct Deposit, contact your employer and provide them with Riverview's routing number and your account number. Or, stop by RCU and we will help you to sign up today.

SAFE DEPOSIT BOXES AT RIVERVIEW

Want a secure place to keep your papers and other valuables? Ask about a Safe Deposit Box during your next visit to our Marietta Office. These climate-controlled Safe Deposit Boxes come in a variety of sizes and offer easy access five days a week. For a nominal annual charge, you will feel confident that your valuables are safe and sound. Call 877-647-8664 for more information.

GET IN THE SAVINGS GAME – NATIONAL CREDIT UNION YOUTH WEEK

Kids can score big when Riverview celebrates National Credit Union Youth Week April 19-23, 2010. Open a Bucky Buckeye Kids Klub account and receive a FREE gift! Help introduce your children to saving. Bring your child in on Thursday, April 22nd and enjoy FREE refreshments and RCU giveaways. Let's celebrate and teach our youth the value of saving!

IN THIS ISSUE:

Page 1

- 2010 Annual Meeting Highlights
- The 9th Annual Buddy Bass Tourney Set
- No More Wait!
- Safe Deposit Boxes at Riverview
- Get In The Savings Game – National Credit Union Youth Week

Page 2

- The Challenges of a Lengthy Retirement
- Upcoming Specials!!

THE CHALLENGES OF A LENGTHY RETIREMENT

Content developed by CUNA Brokerage Services, provided by Cory Corrigan

Everyone hopes his or her retirement is healthy and happy and lasts as long as possible. The rapid pace of medical innovations plus healthier lifestyles have led to longer and healthier retirements than ever before. But a lengthy retirement is a double-edged sword that brings both rewards and challenges. Here are some of the issues you need to think about.

Outliving your money

For someone who retires at 65, then goes on to live another 30 years to age 95, having enough money to last throughout those years can be a challenge. Social Security will pay you a monthly check as long as you live, but...not a very big check.

Most everyone will need to supplement Social Security with withdrawals from their savings and investments. This can be a tricky adventure without proper planning. It may make sense to work with a financial advisor who specializes in retirement spend-down strategies.

Funding good health care

Medicare health insurance kicks in at age 65, even if you claim Social Security early at age 62. Medicare is a good insurance program, but it does not cover everything. Plus there are deductibles and co-pays. One potential solution is to purchase a supplemental insurance policy that can help cover these expenses.

Caring for yourself

Another factor in living to a ripe old age is facing the possibility that you may not be able to care for yourself at some point. The simple tasks of daily living can become too much for many people. Arranging for the care you may need in the future usually includes some long-term care insurance and/or planning.

Opportunities and Challenges

While we all hope for long and healthy “golden years”, it is important to realize that our increased longevity presents a new set of challenges. To make sure you are prepared for both the opportunities and challenges of a long retirement, work with a financial advisor who understands the full impact.

Cory Corrigan is a Financial Advisor with Riverview Investment & Financial Services located at Riverview Credit Union, Inc. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Cory at 877-647-8664.

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. FR040818-753D

UPCOMING SPECIALS!!

Need a new summer toy? Then loans for big boy and girl toys are coming April 1-30, 2010. Look for great low rates on Boats, Campers, Recreational, 4-Wheelers, and ATV's. Save BIG with a great low rate at RCU.

Need a new car? The lowest auto rates of the season are just around the corner, May 1-31, 2010. Come see what RCU has to offer before you finance your next auto at the dealership. Our team of skilled loan professionals has YOUR best interest in mind, and can help you buy with confidence. No hidden loan application fees, no prepayment penalty, and many automatic payment options. Make YOUR Riverview Credit Union loan, one that you can trust!

Need some cash? Put the equity in your home to use with RCU's No Closing Cost Home Equity Loan Special June 1- July 31, 2010. Use your money for home improvement, college tuition, a new car, or a new baby. Come see the Credit Union Difference! Call today to find out more about our home loan products.

Need to get away? Check out the discount theme park tickets that RCU has to offer! Enjoy a mini-vacation at a reduced rate. You choose - Cedar Point, Kings Island, Geauga Lake Wildwater Kingdom, and Zoombezi Bay. Call or stop by for ticket prices and information.

Credit Union Calendar

April

April 1st - 30th
Recreational Loan Special

May

May 1st - 31st
Auto Loan Special

June

June 1st - July 31st
No Closing Cost Home Equity Loan Special

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.