

Riverview's News

Fall Issue: Third Quarter 2015

MEMBERSHIP HAS ITS ADVANTAGE

Does it seem like it's becoming harder and harder to find a truly local financial institution? Given all of the changes that are occurring, we believe it's important you understand the advantage of being a member of a credit union, like Riverview.

There are a lot of similarities between credit unions and banks. We offer most of the same products and services, including online account access, bill payment services, and text banking. Your deposits are federally insured up to \$250,000 by the NCUA, similar to the FDIC for banks. Despite these commonalities, there are indeed some very meaningful differences.



First, it starts with our philosophy—to help people. Unlike most other financial institutions, we do not issue stock to select group of individuals who reap all of the profits generated from its customers. Instead, we exist to serve the interests of our members. Our “profits” are returned to all members in the form of lower loan rates, higher interest on deposits, and lower fees. Thus, our members can use the extra money they save on what's important to them! This philosophy also guides our approach to member service. Whether it is a routine transaction or getting a loan, we treat each member as an individual and not just a number. Our primary goal is to provide members with better access to credit. We don't simply look at our members' credit scores when evaluating loan requests. Rather, we take the time to get to know our members and understand life events that may be keeping them from getting a loan at other institutions.

Second, your opinions matter with us! By joining Riverview, you are not only a member but an owner with a say in how we operate. Credit unions are democratically governed and elections are based on a one-member, one-vote philosophy—regardless how much money you have on deposits. On top of that, the board of directors is comprised of volunteers who are fellow members and reflect the diversity of the membership.

Lastly, credit unions cooperate with other credit unions! We share resources to bring convenience and savings to our members. With shared branching services, you have access to your Riverview accounts at over 5,300 branches nationwide. That is more locations than all but two banks in the US. Our members also have access to their money at over 4,000 ATMs, all surcharge-free!

Banking should not be complicated, and it isn't at Riverview. We strive to make it as simple as possible. In addition to our extensive mobile service, be sure to take advantage of our self-service coin machine in the Marietta office. It quickly sorts and counts all of your loose change. Best of all, this great time and money saving tool is FREE for our members!

IN THIS ISSUE:

Page 1

- Membership Has Its Advantage
- A New View

Page 2

- Call To Annual Meeting 2016
- Get On Board!
- What's New?!?
- International Credit Union Day, October 15, 2015
- Holiday Skip-A-Pay

A NEW VIEW



RIVERVIEW
CREDIT UNION, INC.
IT'S WHERE YOU BELONG

We are very excited to debut a new look for your credit union! Over the past year we have worked collaboratively with Marietta-based Stonewall Group on refreshing our logo. We are still the same credit union, with the same mission; now we simply have a more current brand mark!

You will start to see this new look appearing soon online and in our promotional materials. Please do not hesitate to contact us if you have any questions.

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CALL TO ANNUAL MEETING 2016

Planning for the 48th Annual Meeting of our membership is currently underway. The Annual Meeting is how our members exercise their membership right to help determine 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 March or April 2016. 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 actual meeting date.

GET ON BOARD!

Being a credit union members 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 sets the policies and direction of Riverview so serving on the board is a great way to become more involved with your credit union.

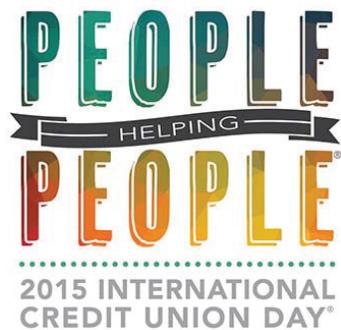
There will be two positions up for election at the 2016 Annual Meeting. Any voting member of the Credit Union who has been in good standing for at least 6 months at the time of the annual meeting is eligible to serve as a director. If you would like to be considered, please submit a resume or brief bio to Riverview Credit Union Nominating Committee, 39 Acme St., Marietta OH 45750, no later than December 1, 2015, so we can meet our election deadlines.

WHAT'S NEW?!?

As you might have already noticed, we recently modified the rate structure for our Regular Share Accounts. Beginning with the September dividends, the minimum balance required to earn dividends was lowered to \$10—the required par value. Also, now you earn higher dividends when you have over \$1,500 in your account versus the previous threshold of \$25,000.

We also made some changes to our Share Plus Money Market Account effective October 1st. The minimum balance required for this account type is now \$10,000. Any existing money market account that did not meet this requirement was automatically changed to a Special Savings Account to help those members avoid the monthly service fee. We also adjusted the tiers for paying dividends to ensure this product remains competitive with those offered by other institutions in the area.

Remember, you can call, click, or visit us to find out more about all of our products, including the current dividend rates.



INTERNATIONAL CREDIT UNION DAY, OCTOBER 15, 2015

On October 15, 2015, Riverview will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and RCU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why RCU celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future. The public is welcome to stop by the Belpre or Marietta branch and celebrate with RCU a movement that concerns itself with the financial success of all people.

Help RCU in celebrating International Credit Union Day with your fellow member owners on Thursday, October 15, 2015. Please join us for great giveaways, cash drawings, and enjoy a FREE lunch provided by your credit union from 11:30 a.m. to 2:30 p.m.

HOLIDAY SKIP-A-PAY

For the holiday season, Riverview CU will be offering a skip-a-pay option to all qualified members. For a \$30 fee, you are able to skip your December's payment and use the extra cash for whatever you need! Please remember that your November payment must be made first. Watch the mail for this exclusive offer!

MAKE A DIFFERENCE

Following the *People Helping People* spirit, please help us feed the hungry in the Washington County area.

We will be holding a food drive for the Gospel Mission Food Pantry the entire month of October.

Visit our website for a list of items the food pantry currently needs.

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