



RIVERVIEW

CREDIT UNION
IT'S WHERE YOU BELONG

March 19, 2020

Dear Valued Member:

There has been an increase in questions, concerns, and news about COVID-19 coronavirus and the impact it is having on our communities and local businesses. As such, we wanted to reach out to assure you that the Board and senior leadership of Riverview Credit Union continue to monitor this evolving public health situation closely.

During these unprecedented times, we are committed to being available to serve your financial needs and providing the consistently high level of service you have come to expect from Riverview. At the same time, the safety, security, and well-being of our members and staff are a top priority for us.

Accessing your Accounts

We intend to maintain normal operations of our three office locations to the fullest extent possible so you have continued access to your accounts which includes keeping our lobbies open. But this could change at any moment. We recommend monitoring our website and/or social media channels for updates.

We recognize that “social distancing”, as described by the Center for Disease Control (CDC), is the most prudent approach to minimize community impact. If you need to access your accounts but have concerns about visiting our offices, we recommend taking advantage of the following additional resources available to all Riverview members:

- **Online/Mobile Banking:** Our Online Banking service through your desktop or our Mobile App will accommodate all your daily banking needs, including checking balances, transferring funds, making loan payments, paying bills, and opening most types of accounts.
- **Drive-Thru and ATM Services:** While our offices remain fully operational at this time, you may choose to use our drive-thru banking services. Complete your banking activity or speak to a Member Services Representative from the comfort of your car
- **Mobile Deposits:** Deposit checks using our Mobile App almost anytime, anywhere with the ease of taking a picture. Just tap, snap, and deposit! You must enroll in this service, which can be done via our Mobile App.
- **Manage My Cards:** Another service available only through our Mobile App. Should you misplace or lose your Riverview debit card you can place a temporarily freeze and unfreeze 24/7 to minimize the risk of unauthorized transactions.

We also strongly encourage members to use checks or your debit card instead of carrying large sums of cash. Please remember that your funds are safe and secure, backed by the complete confidence of the National Credit Union Administration (NCUA) — an independent United States government agency dedicated to protecting credit unions and our members. All your deposits with us are federally insured by the NCUA up to \$250,000. Visit www.NCUA.gov to learn more about this federal deposit insurance.

2020 Annual Meeting

Based on the current CDC guidelines and corresponding orders issued by the Office of Governor, Mike DeWine, and Ohio Department of Health prohibiting mass gatherings and restrictions on various



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businesses and organizations, we have been forced to make changes to our previously scheduled Annual Meeting of Members.

The Board of Directors have rescheduled the Annual Meeting to Wednesday, April 15, 2020, with a few important changes. The meeting will now be held at Riverview's Marietta Office, located at 39 Acme Street. Additionally, there will no longer be a social, meal, or prizes; only a formal business meeting that will still start at 11:00 A.M. Attendance at the meeting will be limited to no more than 15 members, which is the minimum needed to constitute a quorum. The only business to be considered at the rescheduled meeting will be the same as those detailed in the Notice of Meeting dated February 21, 2020 mailed to all members in good standing.

Members that purchased a ticket to the Annual Meeting will have the money refunded into their Regular Share Account. Additionally, we will be using the funds previously budgeted for the Annual Meeting to support local food banks and other organizations providing assistance to individual affected the current epidemic.

Helping Our Members

We recognize the restrictions being placed on various businesses and organizations will impact our members to varying degrees. For some, they will experience a loss of income for an unknown period. For others, it will mean additional expenses. Riverview has a long history of assisting our members in times of need. The current public health situation will be no different.

Our Member Solutions Team is available to assist members who may be experiencing a financial hardship due to recent events and circumstances in our region. We stand ready to support our members as needed, whether it is waiving certain fees or offering payment accommodations. **We have also expanded our lending programs to include a special short-term loan product for affected members that will provide small dollar loan at 0% interest.**

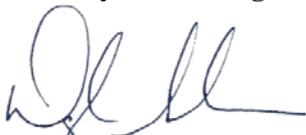
Avoid Scams and Fraud

With the increasing concerns regarding COVID-19, criminals are using this time to create scams in an attempt to steal your personal information or infect your devices with harmful malware. For example, there has been a recent report of a fraudulent email that appeared to be from the CDC Health Alert Network claiming to provide a list of local cases. To access the list, recipients were instructed to click on a link in the email and then input personal information.

As always, be cautious with unsolicited emails and phone calls. Never open unknown attachments, click on unknown links, or provide personal identifiable information via an unsecure website. Be cautious of emails and phone calls offering unexpected or unprompted information or in which the sender/caller requests your personal information.

We will continue to monitor the situation and evaluate additional measures to support our members and our communities as needs arise. The next few weeks or months may be hard, from the threat of sickness to economic hardship. We are here to help you however we can.

Thank you for being a member!



Douglas G. Ankrom
President and Chief Executive Officer



Mark D. Miner
Chairman of the Board