



RIVERVIEW
 CREDIT UNION
 IT'S WHERE YOU BELONG

NOTICE OF ANNUAL MEETING OF MEMBERS

Belpre, Ohio

February 25, 2021

Dear Fellow Members:

NOTICE IS HEREBY GIVEN that, pursuant to the call of the Board of Directors, the 2021 Annual Meeting of Members (the “Annual Meeting”) of Riverview Federal Credit Union (“Riverview” or the “Credit Union”) will be held at Riverview’s Marietta Office, 39 Acme Street in Marietta, OH, on Wednesday, April 21, 2021, at 11:30 a.m. Due to the ongoing COVID-19 epidemic, the Annual Meeting will consist solely of the formal business meeting.

As a member of Riverview, you are also an owner of the Credit Union with the ability to influence how it is run. This influence comes from your right to vote for the Board of Directors. The Board then appoints the officers and sets policy for the future of the Credit Union.

The business of the Annual Meeting shall consist of the following:

1. Election of two (2) directors for a term of three years each from the following nominees:

Nominee		Term Will Expire In
Mark D. Miner	(for re-election)	2024
Danielle D. Gilliland	(for re-election)	2024

2. Presentation of annual reports of the Credit Union
3. To transact any other business that properly comes before the Annual Meeting. The Board of Directors is not aware of any other business to come before the Annual Meeting.

Each person who is eighteen (18) years or older and owns one membership share as of April 9, 2021, is entitled to vote at the Annual Meeting.

Your presence at the Annual Meeting will preserve your right to vote in person on any matters that may come before the Annual Meeting.

By Order of the Board,

Keith L. Hoy
 Secretary, Board of Directors

www.riverviewcu.com



RIVERVIEW FEDERAL CREDIT UNION
INFORMATION REGARDING THE ANNUAL MEETING OF MEMBERS
To be Held April 21, 2021

GENERAL INFORMATION

We are sending you this statement to provide you with important information regarding the Annual Meeting of Members of Riverview Federal Credit Union (“Riverview” or the “Credit Union”) to be held on Wednesday, April 21, 2021, at 11:30 a.m. (the “Annual Meeting”). The Annual Meeting will be held at Riverview’s Marietta Office, 39 Acme Street in Marietta, Ohio. The events will be limited to the formal business meeting.

Riverview is a cooperative financial institution owned and controlled by its members, and established to promote thrift and provide credit to those who belong. As a cooperative, Riverview is owned by you, the membership, not a company, individual, or distant corporation with little interest in you. When you maintain \$10.00 in your Regular Share account, you have a voice in how it is operated. Riverview is committed to serving you, our credit union member. Your participation in the Annual Meeting is important.

On March 20, 2020, the National Credit Union Administration (“NCUA”) issued Letter to Federal Credit Unions 20-FCU-02 in light of the COVID-19 outbreak. This document authorized all federal credit unions to adopt a new “emergency exception to the in-person quorum requirement” bylaw in order to provide increased flexibility to hold virtual annual meetings without additional approval from the NCUA (the “Emergency Bylaw Provision”). Pursuant to Section 1 of Article XVII of the Riverview By-Laws, the Board of Directors adopted and amended Article IV of the Riverview By-laws to add the Emergency Bylaw Provision as a new Section 6.

On November 25, 2020, the NCUA issued Letter to Federal Credit Unions 20-FCU-04 which authorized federal credit unions to invoke the Emergency Bylaw Provision at any point in 2021 for meetings occurring in that year, if a majority of the board of directors so resolves for each such meeting.

Based on the current CDC guidelines and corresponding orders issued by the Office of Governor Mike DeWine and the Ohio Department of Health, the Board of Directors has resolved to invoke the Emergency Bylaw Provision and has authorized the Annual Meeting to be conducted virtually and without an in-person quorum. **Members desiring to attend the meeting, whether in-person or virtually, are required to register with the Credit Union before the close of business on April 9, 2021.** Registration may be made in-person at any Riverview office, by e-mail to staff@riverviewcu.com, or via the online form accessible from the News section of Riverview’s website. Members who register will be contacted at least seven (7) days prior to the Annual Meeting with details on how to gain access to the Annual Meeting.

Mailing

We mailed this statement and the accompanying mail ballot on or about February 23, 2021, to all members in good standing on January 31, 2021, and thus eligible to vote at the Annual Meeting.

VOTING INFORMATION

Under Riverview By-Laws, each member who is a natural person eighteen (18) years of age or older, and who owns at least one membership share, shall be entitled to cast one vote, regardless of the number of shares owned by such person, on each matter submitted to the membership to be voted upon, or otherwise submitted to the membership for consent, waiver, release or other action. In the case of memberships with joint ownership, only the primary owner may vote the membership shares. Any person designated as a joint owner is not entitled to exercise any rights of membership, including voting on matters presented at the

Annual Meeting, unless that person has also applied for and has been elected into the membership of the Credit Union. Corporations, unincorporated societies or associations, and organizations who are association members may be represented at the Annual Meeting and shall be entitled to cast one vote, regardless of the number of shares owned. Such votes shall be cast by the person or persons designated in the written statement on file with the Credit Union or as permitted by law.

As of the date of this Statement, the Board of Directors and management of the Credit Union does not know of any business to be brought before the Annual Meeting except as set forth in this Statement. No proposals will be accepted from the floor during the Annual Meeting. Any voting member who desires to present a proposal for consideration at the Annual Meeting must submit the proposal in writing to the Credit Union either by personal delivery or by mail to: Riverview Federal Credit Union, ATTN: Annual Meeting Proposal, 403 Main St, Belpre OH 45714, before 5:00 p.m. on April 16, 2021.

Proposals will be considered during the Annual Meeting to the extent they meet the requirements of applicable state law and a quorum is present. ***To vote on any matters that may be presented for consideration, you must attend the Annual Meeting and vote in person.***

Under the Riverview By-Laws, the presence of fifteen (15) members shall constitute a quorum.

**PROPOSAL NUMBER 1:
ELECTION OF DIRECTORS**

The Riverview By-Laws stipulate that the Board of Directors shall consist of seven (7) members. All directors, except those elected to fill vacancies, are elected for a term of three years. The regular terms have been fixed so that approximately an equal number of terms expire at each annual meeting. Presently, two (2) directors serve in the class whose terms expire at the Annual Meeting, two (2) in the class whose terms expire in 2022, and three (3) in the class whose terms expire in 2023.

On December 16, 2020, Riverview received notice of resignation of Director W. Layne Marks effective immediately due to health reasons, which created a vacancy on the Board of Directors. Mr. Marks had served as a director since 2005, which included holding the position of Secretary from 2010 to 2017, and was part of the class whose terms expire at the Annual Meeting. In accordance with Section 4 of Article VI of the Riverview By-Laws, the Board of Directors nominated and elected Danielle D. Gilliland to fill the vacancy on the Board of Directors as a result of the retirement of Mr. Marks. Furthermore, Ms. Gilliland will hold the office of director until the Annual Meeting.

Under the Riverview By-Laws, the Nominating Committee is responsible for nominating candidates for the Board of Directors. In accordance with Section 1 of Article V of the Riverview By-Laws, the Nominating Committee reviewed candidates for the two (2) open Board positions and proposes that each of the nominees identified below be considered for election to a three-year term and until his or her successor is duly elected and qualified or until his or her earlier resignation, removal from office, or death. The following table provides certain information, as of the date of this statement, concerning each nominee:

Nominee	Principal Occupation	Member Continuously Since	Director Continuously Since	Nominee for Term Expiring in
Mark D. Minerd Cutler, Ohio	Retired Solvay Advanced Polymers	1975	2003	2024
Danielle D. Gilliland Cutler, Ohio	Lab Technician Solvay Advanced Polymers	1996	2020	2024

Under Section 1(b) of Article V of the Riverview By-Laws, nominations for vacancies may also be made by petition signed by 1% of the members. Such nominations must be submitted in writing to the Credit Union either by personal delivery or by mail to: Riverview Federal Credit Union, ATTN: Nomination Committee, 403 Main St, Belpre OH 45714, before 5:00 p.m. on March 19, 2021 to be considered.

When the number of candidates for the Board of Directors equals the number of open positions, no election is required under the Riverview By-Laws and each nominee shall be deemed to be elected without the need for a vote. It is contemplated that all above named nominees will stand for re-election at the Annual Meeting. However, should one or more nominees be unable to serve or for good cause will not serve as a candidate for re-election as a director at the time of the Annual Meeting, the substitute nominee or nominees designated by the Board of Directors will be deemed elected. Further, there will be no nominations accepted from the floor during the Annual Meeting.

The following table gives certain information, as of the date of this statement, concerning the current directors of Riverview who will continue to serve after the Annual Meeting.

Director Place of Residence	Principal Occupation	Member Continuously Since	Director Continuously Since	Term Expiring in
John W. Bartenschlag Parkersburg, West Virginia	Shift Supervisor Solvay Advanced Polymers	1977	2012	2022
Cecil G. Brown Marietta, Ohio	Retired Eramet Marietta	1968	2007	2023
Keith L. Hoy Parkersburg, West Virginia	Retired American Municipal Power	1973	1999	2023
John L. Matthews Marietta, Ohio	President / General Contractor Silverheels, Incorporated	1996	2004	2023
Steven A. Tompkins Vincent, Ohio	Retired Eramet Marietta	1975	2003	2022

The Board of Directors held a total of 12 meetings during the 2020 fiscal year. Each incumbent director attended 75% or more of the total number of meetings held.

Currently, there are no standing committees of the Board of Directors. In lieu of the appointment of a Credit Committee, the Board of Directors has appointed one or more loan officers who are authorized to approve loans within limits and policies established by the Board of Directors.

SUPERVISORY COMMITTEE

In accordance with Article IX of the Riverview By-Laws, the Supervisory Committee is appointed by the Board of Directors from among the members of the Credit Union. The Board of Directors determines the number of members on the Supervisory Committee, which may not be fewer than three (3) nor more than five (5). No employee of the Credit Union may be appointed to the Supervisory Committee.

The Board has set the number of Supervisory Committee members at four (4) members. Each committee member serves a term of three (3) years. Presently, one (1) member serves in the class whose term expires at the Annual Meeting, two (2) in the class whose terms expire in 2022, and one (1) in the class whose term expires in 2023.

The following table gives certain information, as of the date of this statement, concerning the current members of the Supervisory Committee.

Director	Member	Year	Term
Place of Residence	Position	Continuously Since	Appointed Expiring in
Robert C. Cornelius Parkersburg, West Virginia	Chairman	2017	2018 2021
Michelle L. Dowell Little Hocking, Ohio	Secretary	2003	2018 2023
W. Ryan Elliott Marietta, Ohio	Member	2015	2019 2022
Jaimie E. Johnson Marietta, Ohio	Member	2018	2019 2022

The Supervisory Committee is responsible for ensuring that the Board and management of the Credit Union (1) meet required financial reporting objectives through the comprehensive audit and (2) establish practices and procedures to safeguard members' assets.

The Supervisory Committee engaged the public accounting firm of Bober, Markey, Fedorovich and Company to perform an audit of the Credit Union's financial statements as of December 31, 2020. A written report will be issued upon completion of the audit work and included with the financial statements that will be presented at the Annual Meeting.

The Supervisory Committee also is responsible for ensuring that a verification of all members' accounts occurs at least once every two years, for the purpose of detecting errors. The most recent member verification was performed by Bober, Markey, Fedorovich and Company as of December 31, 2020. A written report will be issued and available for inspection by any member.

AVAILABILITY OF ANNUAL REPORTS

The Credit Union will have available copies of the audited financial statements for the Credit Union as of December 31, 2020, for review by any member at the Annual Meeting. Copies of the audited financial statements or other reports presented at the Annual Meeting may be obtained, without charge, by sending a written request to: Doug Ankrom, Chief Executive Officer, Riverview Federal Credit Union, 403 Main Street, Belpre, Ohio, 45714.

OTHER MATTERS

As of the date of this statement, the Board of Directors and management of Riverview know of no matter that will be presented for action by the members at the Annual Meeting other than those matters discussed in this statement. However, if any other matters requiring a vote of the members is properly presented at the Annual Meeting, the items will be considered and voted upon by those members present and eligible to vote at the Annual Meeting.