



Positively Impacting Our Members' Lives Since 1931

2025 Annual Meeting
Tuesday, September 16, 2025
Mancini's Char House - St. Paul, MN



Happy New Year!

We wish our members and their families a happy, healthy, and prosperous New Year!

All the best to you and yours in 2025!



\$500 Scholarship Available

Applications are now being accepted for the 2025 Riverview Credit Union Scholarship. If you are a member attending college or vocational school, we encourage you to apply.

How to Apply

Please submit your response to the following essay question and email it to rcu@rcumn.com.

How important is financial literacy in today's society and do you consider yourself financially literate? If so, what resources were available to you to help you become financially literate?

Make a Resolution to Reduce Clutter!

Reduce your clutter by signing up for eStatements! eStatements are a faster, safer, and more efficient way to manage your account statements. By signing up for eStatements, you can access your account statement the first business day following the end of the statement cycle by logging into your online banking account. Members who sign up for eStatements receive \$5 deposited into their savings account as a bonus for signing up.

To sign up for eStatements, log in to your online banking account and select the "eStatement" tab at the top to opt in. If you do not have an Online Banking account, you can set up your account by visiting myrcu.com and selecting "New User."

2024 Tax Statements

1099s and 1098s will be mailed out by January 31, 2025. If you need your 2024 tax information sooner, you can find your interest earned or interest paid on your December 31, 2024, member account statement. If you have Online Banking, you can access your 1099 or 1098 under the "Tax Forms" tab. Online 1099s and 1098s will be available in your online banking account no later than January 20, 2025.

Top 5 Reasons to Finance with Riverview Credit Union

1. At Riverview Credit Union, we aim to provide our members with a fair and competitive interest rate, simple and easy-to-understand terms, and fast and convenient service on every loan.
2. No loan application fee. Other lenders charge a loan application fee whether you're approved or not, which ranges from \$25 to \$150.
3. When you finance with Riverview Credit Union, you get flexible payment options and repayment terms with no prepayment penalty. You can pay how you like—once a month or a portion of your payment every time you get paid.
4. Riverview Credit Union offers total protection with our debt cancellation program, "ConsumerSafe Plus," to help protect you and your family in the event of financial hardship such as death, disability, or involuntary unemployment. RCU also offers vehicle warranties to help with the costs associated with mechanical breakdowns and GAP (Guaranteed Asset Protection) insurance if your vehicle is involved in an accident and deemed a total loss.
5. Unlike other lenders, members receive our best rate regardless of the amount financed, whether you opt for debt protection, purchase GAP insurance, or a vehicle warranty.

ConsumerSafe Plus Debt Protection from Riverview Credit Union

Protect what matters

Life is unpredictable. You worry about life events that could cause you financial hardship — death, disability, or involuntary unemployment. Are you protected? A wide range of unexpected events could leave you and your family scrambling to pay monthly bills. That's why it is important to safeguard your family against these types of events to ensure loan payments can be made on time during financial hardship. That's where optional ConsumerSafe Plus debt protection comes in.

Under the ConsumerSafe Plus debt protection program, your loan balance may be canceled or your monthly loan payments canceled without penalty or added interest. You benefit from the peace of mind of knowing you and your credit rating are protected — and, most importantly — that your family is protected.

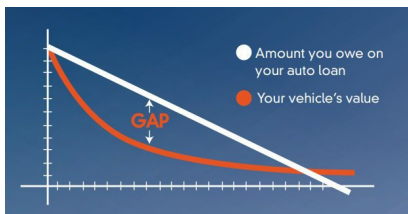
Designed with you in mind

More than ever, we all worry about things that might happen tomorrow. ConsumerSafe Plus debt protection provides an important sense of financial security — knowing your loan will not become a burden to you in times of hardship.

Cancel at any time

You may cancel ConsumerSafe Plus debt protection at any time. If you do so within the first 30 days, we will refund any fees already paid.

ConsumerSafe Plus debt protection is available for consumer loans and home equity loans. Some restrictions and limitations apply.



What is GAP?

If your vehicle is ever totaled or stolen, your primary insurance will pay the claim on your vehicle at the current market value of your vehicle, less your deductible. If the actual cash value is less than your current loan amount, the result could be a financial gap where you must pay the difference between your loan balance and your insurance settlement. This could mean thousands of dollars out of your pocket. If your car's value is less than your auto loan's balance, you're "upside down," and there is a gap that isn't covered by standard insurance. This difference requires a special type of protection called GAP.

Do you need GAP protection?

A car starts depreciating as soon as you buy it, but never more than when you drive it off the lot — turning it from a "new" car to a "used" car. To estimate the anticipated depreciation and potential GAP risk, call the Credit Union at (651) 224-4631 and inquire about a GAP risk illustration through the RCU Visual GAP system.

Did you spend too much this holiday season and need some debt relief? We can help! Riverview Credit Union offers loan options to consolidate debt. Whether you have a small amount of debt or a lot, we can help find the right solution for you.

To make an appointment or talk to a loan officer, please call (651) 224-4631.

Your New Year Financial Checklist:

The start of the New Year is the perfect time to review, organize, and update your finances.

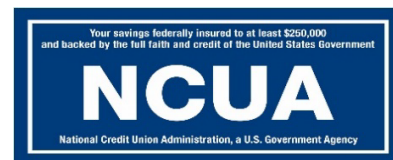
1. Review your accounts' beneficiaries — including savings, retirement, and insurance policies.
2. Verify and update contact information — including your address, email, and phone number (especially if you dropped your landline).
3. Update life changes — such as marriage, divorce, or the birth of a child.
4. Simplify and Streamline Finances — go paperless with digital statements and bills. Reduce clutter and set up automatic payments for recurring bills, which helps avoid late fees and boost your credit score.

The Credit Union will be closed:

Monday, January 20th
Martin Luther King Jr Day
Monday, February 17th
Presidents' Day

Stay on top of your credit health with a
FREE annual credit report from
annualcreditreport.com.

Reviewing your credit report annually can
help you identify any errors, fraud, and
ways to improve your credit.



Federally Insured by NCUA