



RIVER VALLEY REVIEW

FALL 2017

Make car buying
simple...get
pre-approved
with RVCU!



Friday, Oct. 20th

Enjoy coffee and cookies in our lobbies
in celebration of International
Credit Union day!

Mark Your Calendar

Holiday Closings

Thurs., Nov. 23—Thanksgiving Day

Mon., Dec. 25—Christmas Day
(observed)

Mon., Jan. 1, 2018—New Year's Day

Watch our Facebook page & website for
office closings.

Get A Great Deal On A New Vehicle This Fall!

The 2018 model year vehicles are starting to arrive in dealer lots, which means dealerships need to make room by making deals on older models! If you've had your eye on a brand new 2017, now is the time to buy.



- Rates as low as 2.50% APR* on new & used vehicles
- Up to 100% financing may be available
- Bundle with our discounted, members-only auto insurance & save!
- Shop for your new vehicle on our website using our free AutoSMART service. No pressure, no haggling.

**Call or stop in to get pre-approved,
or apply online anytime at www.RVCU.org!**

Need Cash To Finance Your Dreams? Use your home's equity!

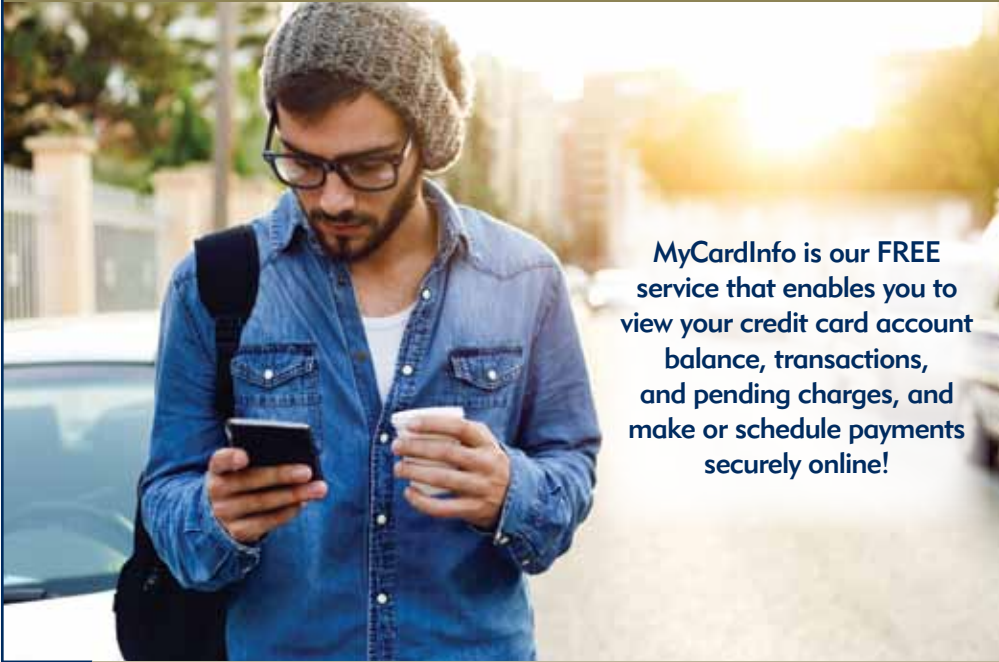
- Finance just about anything with a home equity loan
- Rates as low as 2.75% APR*
- Terms to 180 months
- Your interest may be tax deductible**



**Stop in to our Ames branch, or call any loan officer at
(515) 232-1654 for more information or to apply!**

*Annual Percentage Rate. Rates, terms and offers subject to change without notice. Rates are applicable to new money only. All loan financing is based upon credit qualifications. Contact credit union for full details and disclosures. Some restrictions apply. **Consult a tax professional. Federally insured by the NCUA. Equal Housing Opportunity.

If You Have An RVCU Credit Card, Be Sure To Use MyCardInfo!



MyCardInfo is our FREE service that enables you to view your credit card account balance, transactions, and pending charges, and make or schedule payments securely online!

NEW!

FREE DEBIT & CREDIT CARD ALERTS SERVICE: Set up custom text messages or email alerts to monitor & protect your debit and credit cards.

**Sign-up for MyCardInfo & free alerts from our website,
or contact us for assistance.**

Financial Exploitation: Not Just A Concern For The Elderly

While financial exploitation is typically an issue for the elderly, anyone can be a victim. Financial exploitation (or abuse) happens when someone illegally or improperly uses your money or property for their own benefit. This type of exploitation can be committed by someone you know or a complete stranger.

What are some potential signs of financial exploitation?

- You notice financial activity that is inconsistent with your financial history and/or beyond your means.
- Your caregiver or beneficiary refuses to use your funds for necessary care and treatment.
- You are confused about recent financial arrangements/transactions and are reluctant to discuss finances.
- There have been recent changes to your property titles, deeds, refinanced mortgages, Power of Attorney documents, wills, trusts or other documents that you do not understand and did not authorize.
- People are threatening to place you in a long-term care facility unless you give them control of your finances.
- It appears that food or medication has been manipulated or withheld so you become weak and compliant.
- You have been threatened with harm, neglect or abandonment if you don't agree to financial arrangements presented by others.
- You have taken on the financial responsibility for a family member or friend without regard for your own needs.

If you believe you could be a victim of financial exploitation, please contact us for assistance.

Source: eldercare.gov

If your phone is on,
we're
OPEN!

TouchBanking
Mobile App!

- Transfer between accounts
- View balances
- View transaction history

**Download the App from
your mobile device today!**



or



Warren A. Morrow College Scholarship

The Warren A. Morrow Memorial Scholarship, offered through the Iowa Credit Union Foundation, is open to all Iowa credit union members and children of members. For more information or to complete an entry, please visit our website at www.RVCU.org. Applications are due in February 2018.

MAIN OFFICE

2811 East 13th Street
Ames, IA 50010
Phone: 515-232-1654 • Fax: 515-232-4835
Email: RVCU@RVCU.org
Website: www.RVCU.org

LOBBY HOURS

9:00 a.m. - 5:00 p.m. Monday - Friday

DRIVE-UP HOURS

8:00 a.m. - 5:30 p.m. Monday & Friday
8:00 a.m. - 5:00 p.m. Tuesday - Thursday

BRANCH OFFICE

Liberty Building
1400 Fawcett Parkway, Suite F,
Nevada, IA 50201
Phone: 515-382-4141 • Fax: 515-382-8111

LOBBY & DRIVE-UP HOURS

9:00 a.m. - 5:00 p.m. Monday - Friday

Federally Insured by the
NCUA to at least \$250,000.

