



# RIVER VALLEY REVIEW

## Protect Your Cards With “My Card Alerts”

With our free “My Card Alerts” service, you can receive a text message or email when your RVCU credit or debit card is used, and set custom alerts for transaction types and dollar amounts for:

- purchases over a selected amount
- international purchases
- online and phone purchases where the card is not physically present
- declined transactions

If you have any questions or problems signing in, please call one of our offices for assistance.

## Mark Your Calendar

### Month of April

Youth Month - see enclosed article

### April 14

Deadline to purchase Annual Meeting tickets

### April 18

Tax Day & last day to contribute to an IRA for 2016 tax year

### April 18

56th Annual Membership Dinner & Meeting

### May 29

Closed for Memorial Day

### July 4

Closed for Independence Day



### Tired of Renting?

Owning a home or condo could cost less than your monthly rent payment!

You may be surprised to learn that a monthly mortgage payment is often times less than the cost of renting! Let us show you just how easy it is to become a home owner with a FREE Mortgage Pre-Approval.

#### Our FREE Mortgage Pre-Approval will help you determine:

- ✓ what price of home you can afford
- ✓ the loan type that best fits your budget & lifestyle
- ✓ if 100% financing and/or our first time homebuyer program is an option for you
- ✓ the cost of other home-related services, such as insurance & taxes

And, if you're not ready for home ownership now, we'll help you develop a plan to ensure you're ready to own a home in the future.



### Want To Lower Your Mortgage Payment Or Pay Off Your Home Sooner?

We've helped others do it – see if we can do it for you too!

No matter how recently you financed your home, a FREE Mortgage Review from River Valley Credit Union could benefit you greatly! After all, who doesn't want to lower their monthly payment and/or shave years off their mortgage loan?

#### Our FREE Mortgage Review will help you determine if we can:

- ✓ lower your rate, which will lower your monthly payment
- ✓ shorten the term of your mortgage and save thousands of dollars in interest
- ✓ switch you to a loan type that makes more sense for your lifestyle or financial situation

And if we can't offer you a better deal, we'll tell you!

**Simply call or email Moris Bries today!**

Moris Bries, NMLS #747421  
(515) 232-1654 • briesm@rvcu.org

# Your 56th Annual Membership Dinner Is Tuesday, April 18th!

Purchase your tickets by Friday, April 14th.

All River Valley Credit Union members are invited to the annual Membership Dinner and business meeting on Tuesday, April 18. Tickets can be purchased at RVCU offices through April 14 for just \$6 per person. Enjoy a buffet dinner and several great prize drawings throughout the evening!

Members age 16 and older may vote to fill three open positions on the Board of

Directors. This year, incumbents Kevin Anderson, Edward Moore and Jeffrey Starnes are seeking reelection to the board. Candidate bios and qualifications are listed on the website and posted in our offices.

Voting will be done at the Annual Meeting and nominations will be accepted from the floor. Members age 18 and older are eligible to run for a board position.

## Tuesday, April 18th

5:15 Registration/Social Hour

6:00 Dinner

7:00 Business meeting & prize drawings

## Location:

Quality Inn & Suites

2601 E. 13th Street

(Just west of the Ames branch)

## We're Always Open & Ready To Serve You!

 Virtual Branch Online Banking

 TellerLine 24-Hour Audio Response

 Mobile TouchBanking

 ATMs

 Online Bill Pay

 RVCU Debit/Credit Cards

Visit us at [www.RVCU.org](http://www.RVCU.org) to access any of these services & more.

Federally insured by the NCUA.



## RVCU is offering two \$500 College Scholarships

to members who are also graduating High School seniors.

Apply online at [www.RVCU.org](http://www.RVCU.org)

Application deadline is Sunday, April 30th.

## Having Money Talks With Your Kids

At RVCU, it's important to us that we provide the tools and resources you need to teach your children and grandchildren about money.

### So how should you talk to your kids about money?

- **Ask questions.** If you're going out to eat, talk about the price difference between the options, and ask them which they would choose.
- **Make them part of your budgeting.** If you're doing any kind of financial planning for the year, solicit input from your kids.
- **Open a youth savings account at River Valley Credit Union.**

This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!



### MAIN OFFICE

2811 East 13<sup>th</sup> Street

Ames, IA 50010

Phone: 515-232-1654 • Fax: 515-232-4835

Email: [RVCU@RVCU.org](mailto:RVCU@RVCU.org)

Website: [www.RVCU.org](http://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.

