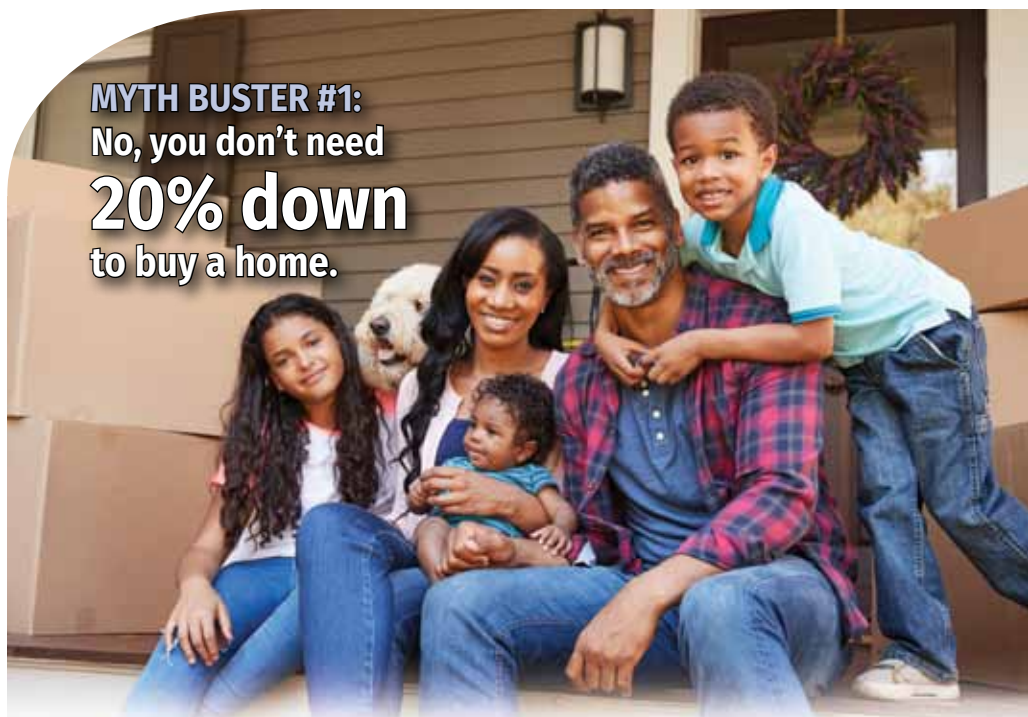




RIVER VALLEY REVIEW

MYTH BUSTER #1:
No, you don't need
20% down
to buy a home.



We have a variety of mortgage loan options that require little to no money down to purchase a new home. Contact Moris Bries for a **FREE** Mortgage Pre-Approval to determine if it's time for you to begin searching for a new home!

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

Attention Debit Card Holders:

Begin Using Your New Debit Card on April 11th

All members who carry an RVCU debit card should have received a new debit card in March. Effective April 11 (but not before), you should destroy your current debit card and begin using your new card.

If you have recurring/automatic payments set up on your current card, you will need to contact that business and provide them with your new card

number and expiration date. Your debit card PIN should have arrived in a separate mailing. If you wish to customize your PIN, call 1-800-717-4923.

Your new card is enhanced with an EMV chip, which provides an additional layer of protection for in-person transactions. If you have questions, please call us at (515) 232-1654.



**New Website
Coming Soon!**
www.RVCU.org

Mark Your Calendar

April 17
Tax Day & last day to contribute to an IRA for 2017 tax year

May 11
Deadline to purchase Annual Meeting tickets

May 17
57th Annual Membership Dinner & Meeting

May 28
Closed for Memorial Day

July 4
Closed for Independence Day

The Science of Saving

A 2017 national survey found that almost 60% of Americans have less than \$1,000 in savings, and almost 40% had none. So, if it's hard for adults to save, how do you teach your children to save? By turning it into a habit. Studies show that habits formed when you are young tend to stick.

Research shows that when you picture yourself in the future achieving a goal,

like buying a car or going to college, saving for it becomes easier. Start small. Help them save for a toy they want. Then sign them up for a youth savings account where they save for far-off goals.

As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them blast-off toward a bright and wondrous future!



Should You Buy a New or Used Vehicle?

The real answer to this question is, it depends. You can build a case for both buying new and buying used, but here are a few advantages to each:

Advantages to buying used:

- Lower insurance
- Cheaper registration
- Better car (you'll save 30% or more, which allows you to shop in a higher class of cars)

Advantages to buying new:

- Easier shopping
- More financing options
- Advanced technology

No matter what decision you make, be sure to get pre-approved for financing with RVCU before you shop. Plus, we offer member-only discounts on auto insurance, mechanical breakdown coverage, GAP and more!

Vehicle rates as low as 2.50% APR* & terms up to 6 years
Apply online at www.RVCU.org today!

*Annual Percentage Rate. Rates subject to change without notice. Loans offered with approved credit. Maximum term length determined by model and year and dollar amount financed. Some restrictions apply, see credit union for full details and disclosures.

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 to access any of these services & more.

Federally insured by the NCUA.

Expecting a Tax Refund or Bonus?

Open an IRA, CD or Money Market account with River Valley Credit Union! They're a safe way to earn a high dividend without risking your initial investment. Simply call or visit your nearest River Valley CU office to open an account today!



Notify Us Before You Travel

If you're planning a trip out of state or abroad and you plan to use your RVCU credit or debit cards, please be sure to call the number on the back of your card(s) before you go. Notifying us of your travel dates and locations, and verifying your mobile number with our records, will help prevent your cards from being shut-down due to suspicious activity.

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

NEVADA BRANCH OFFICE

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
Branch closes daily from 1:00-2:00 p.m.

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

