



RIVER VALLEY

SUMMER 2017

REVIEW

Congratulations To Our 2017 College Scholarship Winners!



Jenna Matthews



Tucker Maxwell

Congratulations to members Jenna Matthews (Huxley) and Tucker Maxwell (Maxwell) who each received a \$500 College Scholarship for the 2017/2018 academic year! Applicants were required to submit a scholarship application and 300-500 word essay about what a credit union can do to encourage young people to bank with a credit union.

Watch for our 2018
scholarship announcement
next spring!

Mark Your Calendar

September 4
Closed for Labor Day

The Housing Market Is **HOT!**

The housing market is hot right now, and mortgage rates have not increased as much as expected. If you've been considering selling, now is a great time. If you're buying, you need to be prepared with a solid offer – one that shows the buyer you're serious!



How do you make a solid offer?

1 – Get pre-approved for a mortgage loan.

Simply call Moris Bries at (515) 232-1654, or email briesm@rvcu.org. Moris will explain the variety of loan options available to you & provide your pre-approval in writing.

2 – Write an “offer to purchase” letter. According to realtor.com, homebuyers trying to stand out from a crowd of offers are often told to write a letter to the seller to explain why the seller should choose their offer, regardless of the numbers.

3 – Make your best offer on price. You may only have one shot to get it right, so make your best offer—what you're willing and able to pay.

4 – Beef up your earnest money. This deposit signals how serious a buyer you are.

Auto Loans as low as 2.50% APR*

Get a great deal with a great rate
from RVCU!

New models will be arriving soon so the car dealerships may be willing to negotiate a little more.

Apply online at www.RVCU.org!

*Annual Percentage Rate. Loans offered with qualifying credit and are subject to change without notice. See the credit union for full details and disclosures.



A Message From The CEO

One of the toughest issues we deal with at the credit union is assisting a member who has been scammed. It can affect so many areas of our lives, including our finances. Recently, a few members have been scammed out of hundreds of dollars due to a computer scam that is going around. I want to make sure you're aware of it.

In summary, while on your computer (typically while browsing the web), a message may pop-up saying you have a "virus" or "infection." The message may even play a siren noise, or you may hear a voice telling you the issue is urgent. At the end of this message, there is a phone number you can call to get help. **Don't call it!** This is a scam.

When you call, the caller may try to convince you to download software that allows remote access to your computer. Such remote access could enable the caller to install anti-virus software that is worthless or otherwise available for free (and then charge you for it); potentially retrieve personal information stored in your computer, such as passwords, financial information or other personal information; or leave your computer vulnerable to future attacks or even damage or destroy it.



If you believe a criminal or scammer has targeted you through computer malware:

- Change your passwords. Change your email account password, as well as passwords to financial accounts.
- Use anti-virus software. Make sure to use a firewall. Keep your operating system and software up-to-date.
- Report the scam to the Internet Crime Complaint Center at www.ic3.gov.

Furthermore, if you believe your RVCU accounts may have been compromised in any way, please call us immediately.

— Mark Leeper, CEO

Your 2017/2018 Board of Directors

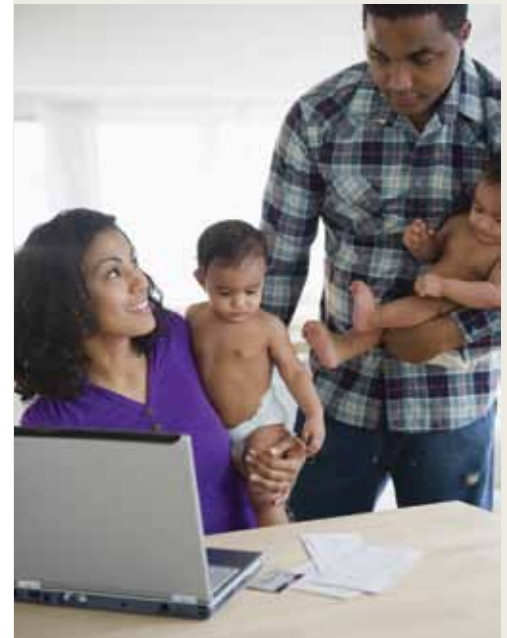


Back row L-R: John Belzer, Ron Morgan, Kevin Anderson

Front Row L-R: Jeff Starnes, Lorie Couture, Mary Ann McIntire, Brenda Lykins, Neal Franzen. Not pictured: Ed Moore

Thank you for your volunteer service to our credit union and its members!

Privacy Notice—Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy at www.rvcu.org/privacy or call us at 515-232-1654 to request a free mailed copy.



Sign-Up For Online Bill Pay Today!

- Save the cost of buying checks & stamps
- Easier to monitor bills & payments
- Free when you also use our free eStatement service

For more information, or to sign-up, call or stop by any RVCU office.

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.

