



RIVER VALLEY

WINTER 2018

REVIEW

College Scholarship Deadline Approaching

The Warren Morrow Memorial College scholarships are available to credit union members and/or children of members for the 2018/2019 school year. For more information or an application, visit www.iowacreditunionfoundation.org. Entries are due February 9, 2018.

Get Organized In 2018 Sign-up for our FREE eStatement Service!

- They're FREE
- Sign-up for eStatements & Bill Pay is FREE too!
- Safer than mailing your account info.
- More convenient
- Environmentally-friendly
- No paper to store or shred
- Receive your statement info. 5-7 days sooner

Mark Your Calendar

Monday, Jan. 15
RVCU offices closed for MLK Holiday

Monday, Feb. 5
New Nevada branch hours begin
(See back)

Friday, Feb. 9
Warren Morrow Memorial College
Scholarships deadline

Monday, Apr. 17
Last day to contribute to an IRA for
the 2017 tax year

DROWNING IN DEBT?

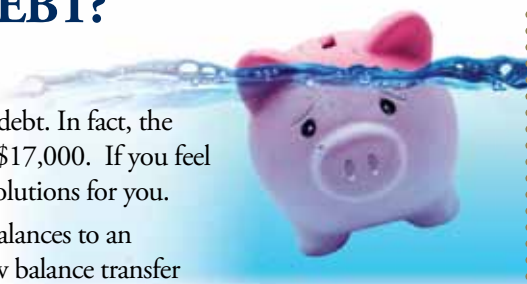
We can help!

Americans are carrying a heavy load of debt. In fact, the average credit card debt alone is nearly \$17,000. If you feel like you're drowning in debt, we have solutions for you.

- Transfer any high-rate credit card balances to an RVCU MasterCard and enjoy a low balance transfer rate of just 3.9% APR*.
- Consolidate your debt into a low-rate signature loan. You'll enjoy one low monthly payment, and have peace-of-mind that your debt will be paid-off by a specific date.
- If you own a home, ask about consolidating all your debt with a Home Equity Line-of-Credit. Our rates are great, and you can take only what you need as you need it.

**Call us today at 515-232-1654 to talk about your options.
After all, it's our job to help you find financial solutions.**

*All rates are expressed as an annual percentage rate (APR) unless otherwise noted and are subject to change without notice. All loan financing is based upon credit qualifications. Rates apply to new money only. Please contact the credit union for additional disclosures. Equal Housing Opportunity.



BUNDLE Your Home and Auto WITH US & GET \$100 Cash!

For a limited time, bring your home or auto loan from another lender to River Valley and you could receive \$100 cash!*

Already have an auto loan with us?

Bring us your home loan and get \$100 cash!



+

Already have a home loan with us?

Bring us your auto loan and get \$100 cash!



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Don't have a home or auto loan with us?

Bring us both and get \$100 cash!



Qualifying loans include:

First mortgage • Home Equity • Home Equity Line of Credit • New or used auto

*Offer available on new money only and member must borrow at least \$10,000 in new money in order to receive \$100 cash. All loans offered with qualified credit and qualifying membership. Offer subject to change without notice. Other restrictions may apply, see credit union for full details. Federally insured by the NCUA. Equal Housing Opportunity.

January Is A Great Time To Pull A Copy Of Your Credit Report

By law you are entitled to receive one free copy of your credit report annually from each of the three credit reporting agencies (Experian, Equifax and TransUnion), so a total of three reports each year. You can pull a copy online at www.annualcreditreport.com.

Rather than pulling all three reports at once, we recommend pulling one of the reports every four months - so January, April & September. This will help you keep a year-round eye on your credit report and catch potential fraudulent activity sooner.

A thorough review of your credit report will:

- ✓ help prevent ID theft
- ✓ identify old accounts that should be closed
- ✓ let you know if there are any outstanding items you should address
- ✓ help you increase your credit score



If you need help pulling a copy of your report or reviewing it for accuracy, please call and make an appointment with any RVCU loan officer – we're happy to help!



Carol Martin Gelina, Office Supervisor, will be retiring on February 1st. We want to thank her greatly for her 37 years of service to the credit union!

much over the years, and I have so many great memories of working at RVCU. We have many employees with longevity at RVCU, which shows what a great place it is to work."

Carol recently married Tony Gelina, and they plan on enjoying retirement to its fullest, but Carol says she will miss her daily interactions with the RVCU members and all of her great co-workers! Please wish Carol well on her retirement the next time you stop in to the Ames office! Members are also welcome to email well-wishes to Carol at martinc@rvcu.org.

"I started working at River Valley Credit Union on November 24, 1980. I was a single mom with a 2 year old daughter. Who knew I would be here for 37 years?" laughed Carol. "Things have changed so



Congratulations!

The following employees have served the members of RVCU for 20+ years...and we're pretty proud of it!

- Moris Bries - 24 years
- Mark Leeper - 25 years
- Eric Sailsbury - 30 years
- Deb Boetel - 34 years
- Carol Martin Gelina - 37 years

Coming To RVCU In 2018

NEW!

- **We will be issuing new EMV chip debit cards this spring.** All cardholders will receive a new card with a new card number. More details will be coming soon.
- **We will be launching a new website!** You will still find us at www.RVCU.org, but the site will have a new look and some new functionality. Stay tuned!

Good Reminders For The New Year...

- **IRA Account Holders:** To determine your IRA's Fair Market Value for income tax time, total your IRA account balances as of Dec. 31, 2017, which is available on your year-end statement.
- Contributions can be made to IRAs through April 17, 2018 for the 2017 tax year.
- Now is a good time to open a safe deposit box at RVCU to store your important documents and other valuables.
- Be sure to verify the information on your account(s) – address, phone number, joint members, beneficiaries, etc. If you need to make changes, please contact the credit union.
- Have you disconnected your home's landline phone? If so, please be sure we have a cell number so we can contact you.
- **Open End Home Equity Line of Credit Loan Accounts:** Effective Jan. 1, 2018, the 6-month adjustable interest rate charged on your line of credit will remain at 4.25% Annual Percentage Rate.

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

New Hours
Begin 2/5/18!

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.

