



RIVER VALLEY

WINTER 2017

REVIEW



College Scholarship Deadline Approaching

The Warren Morrow Memorial College scholarships are available to credit union members and/or children of members for the 2017/2018 school year. For more information or an application, visit us online at www.iowacreditunionfoundation.org. Entries are due February 3, 2017.

Mark Your Calendar

Monday, Jan. 16

RVCU offices closed for MLK
Holiday

Friday, Feb. 3

Warren Morrow Memorial College
Scholarships deadline (see above)

Monday, Apr. 17

Last day to contribute to an IRA for
the 2016 tax year

Holiday Debt Got You Down?

No worries! We have some solutions!

- (1) **Transfer the balances from your other cards to an RVCU MasterCard!** Enjoy a low balance transfer rate of just 3.9% APR*!
- (2) **Consolidate your debt into one lower-rate signature loan!** With rates as low as 8.9% APR*, you'll enjoy one low monthly payment, and have peace-of-mind that your debt will be paid-off by a specific date.
- (3) **Get a Home Equity Line-of-Credit!** If you own your home, you may be able to refinance your debt with a HELOC. Our rates are great, and you can take only what you need, as you need it.



Call us or visit our website at
www.RVCU.org for more details!

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

NEW! Monitor & Protect Your Debit & Credit Cards With Our New Alert Service

We recently launched a new service to help keep your RVCU credit and debit cards secure! Simply visit our website for a link to this new service, and click the "Register/Manage" button to begin. This service is free to all RVCU card holders.

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 purchase where the card is not physically present
- Declined transaction

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

3 Important Tips to Battle ATM Skimming Fraud

ATM skimming fraud has become a big issue in Central Iowa. The transition to EMV chip cards will eventually help reduce the value of personal card data by fraudsters and illegal cloning of cards that results from skimming, however that migration will take time.

In the meantime, here are three important tips to help you battle ATM skimmers:

1. Give it a tug: ATM skimmers are often hidden in plain sight. A commonly seen ATM skimmer is a card reader overlay, which may be attached with something as simple as scotch tape. Wiggle the card reader before you insert your debit card. If the card reader is loose or comes off completely, this is a major warning sign that something is wrong.



2. Check your machine & surroundings: After checking the card reader, you should give the entire ATM machine a complete, thorough scan with your eyes. Look for anything that seems out of place. Fraudsters often use hidden cameras, keypad overlays and holes drilled to install an internal skimmer, which is usually covered with a sticker or panel. This would also be a good time to give a quick

glance over your shoulder to make sure someone isn't watching you or the ATM.

3. Use your hand to cover your PIN: While the information on the mag stripe on the back of a debit card is important, so is accessing the PIN number you enter on the keypad. Hidden cameras are sometimes installed at an angle that will give a perfect view of the keypad. To battle this threat, cover

your hand over the keypad when entering your PIN.

Bottom line, if you see something out of place, you should say something to an employee of the bank, credit union or business where the ATM is located. Remember, that skimmer is a piece of evidence. Leave it alone or have an official handle it carefully.

Source: SHAZAM Network

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, 2016, which is available on your year-end statement.
- Contributions can be made to IRAs through April 17, 2017 for the 2016 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, 2017, 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

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. Equal Housing
Opportunity.



Car insurance through your credit union?
At a great rate? And switching is easy?

Yes, yes and yes.

Visit our website for a free quote!

TruStage™ Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. MAH-1112-7C9E



Congratulations!

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

- Moris Bries - 23 years
- Mark Leeper - 24 years
- Eric Sailsbury - 29 years
- Deb Boetel - 33 years
- Carol Martin - 36 years