

# STAFF ANNIVERSARIES

**Tim Pabich**  
August 24th  
1 Year

**Joseph Webb**  
September 3rd  
2 Years

**Moris Bries**  
October 4th  
28 Years

**Michelle Graham**  
October 10th  
4 Years

**Eric Sailsbury**  
October 23rd  
34 Years

**Kelsie Maguire**  
November 19th  
13 Years

This fall we're celebrating a  
combined 88 years of service and  
experience!

Thank you for all your  
hard work!



## STAFF SPOTLIGHT

**Joseph  
Webb**

**Vice President of  
Operations**

Joseph has been with River Valley Credit Union for 2 years as the Vice President of Operations. Previously a Credit Union Examiner for the State of Iowa, Joseph brings extensive industry knowledge. He works diligently behind the scenes to create financial success and ensure River Valley consistently provides the best service possible to its members. Outside of his position at RVCU, he enjoys exercising and spending time with his wife, Laney, and two kids, Rose and Oliver.

## Reach us at



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**RIVER  
VALLEY  
REVIEW**

**Fall 2021**

## WHAT'S NEW ON THE RVCU BLOG?

- “Effectively Managing Debt”
- “Own Your Home”
- “How To Get The Most Out Of Your Financial Institution”

Read at [www.rvcu.org/resource-links/blog/](http://www.rvcu.org/resource-links/blog/)



## What To Know Before You Buy Something Online

### Do some comparison-shopping.

Before you buy online, use the power of the internet to compare prices on different websites.

### Think critically about online reviews.

Reading other people's opinions about a product can help you make a decision. But some reviews are downright fake or not completely honest. You may not know when a reviewer got something — like a free product — in exchange for the review.

### Pay attention to the details.

Before you buy something online, know when it'll ship and what to do if you want to return it.

### Find out what personal information shopping apps collect.

Shopping apps might give you exclusive deals or rewards points. But they might also take your personal information, like your name, phone number, and email. And they might use your device's location.

*source: consumer.ftc.gov*



International Credit Union Day  
is Thursday, October 21st

Be sure to join us for cookies, coffee  
and prize drawings!

### Mark Your Calendars Important Dates to Remember

- **November 11**  
Closed Veterans Day
- **November 25**  
Closed Thanksgiving Day
- **December 24**  
Closed Christmas Eve
- **December 31**  
Closed New Years Eve