

**AUTO MANUFACTURER REBATES
AND DEALERSHIP NEW-CAR
INCENTIVES HAVE NEVER BEEN
BETTER. TAKE ADVANTAGE WITH
OUR LOW RATES TODAY!**



**AUTO LOANS AS LOW AS
2.85% APR*
FOR UP TO 48 MONTHS**

*Annual Percentage Rate. All loans subject to approval. Rates are based on creditworthiness and collateral considerations. Monthly payment example: For a 48 month auto/motorcycle loan of \$25,000 at 2.85% APR, the monthly payment would be \$551.70. See credit union for full details and disclosures.



STAFF SPOTLIGHT

**Kirstin
Bourke**

**Loan Services
Representative**

Kirstin recently celebrated her 14 anniversary with River Valley Credit Union! She works hard behind the scenes making sure our loan department has everything they need to keep lending running smoothly. She's also happy to jump in and help at our frontline whenever needed which we truly appreciate! Outside of work she enjoys spending time with her husband and three children and rooting for the Cyclones.

Thank you
Kirstin!

Mark Your Calendars

July 3
Closed for
Independence Day
September 7
Closed for
Labor Day

Reach us at

- 📍 2811 E 13th St
Ames, Iowa
- 📍 1400 Fawcett Pkwy #F
Nevada, Iowa
- 📞 515 232 1654
- ✉️ rvcu@rvcu.org


find us at
www.rvcu.org

Federally Insured by NCUA



**RIVER
VALLEY
REVIEW**

Summer 2020

A composite background image. The top left shows a bright sparkler exploding against a dark night sky. The bottom left shows a blue swimming pool with a yellow and green inflatable ring. The right side of the page has a white background with blue and yellow geometric shapes at the bottom.

What to Know About the Economic Impact Payment Debit Cards.

Cristina Miranda; Division of Consumer & Business Education, FTC

If you're still waiting for your Economic Impact Payments, you might be getting a debit card instead of a check in the mail. This, of course, is the money that's meant to give relief due to the Coronavirus pandemic. You may have already gotten your payment by direct deposit or by check. But if you're still waiting, watch your mailbox for either a check or a VISA debit card. And know that the government will never, ever call, text, email, or ask you to click on a link they sent to activate your card or get your money.

Here's what to know if your payment comes in the form of a debit card.

- **Look for the prepaid card (and its envelope) in the mail.** The envelope will be from "Money Network Cardholder Service." Inside will be a VISA-branded prepaid card issued by MetaBank. This card will give you access to your economic impact payment.
- **Activate the card immediately.** The mailer will give you instructions on how to activate the card, but here's the deal: You can activate your card by calling 1-800-240-8100 or visiting USdebitcard.gov and clicking on the EIP card link. To activate your card, though, you'll have to give them your Social Security number. Once you activate your card, you can get cash or use it anywhere that accepts VISA debit cards. There are no fees associated with transferring the money from the card to your personal bank account. Keep in mind that EIP cards will expire after three years. When that happens, the bank will send any money left on the card to you.
- **Questions about the card?** Money Network has a 24-hour call center: 1-800-240-8100. You can call to check your card balance or just ask questions. There's also more information and a quick video from the Consumer Financial Protection Bureau to answer questions you might have.

Most important, remember: unless you've asked for assistance, no one will ever call you about the EIP card. And no one will text, email, or ask you to click on a link they sent to activate this card or to get your money. If someone does, stop. It's a scammer. Don't give them your Social Security or debit card number, or any other information. Then report it to the FTC at ftc.gov/complaint.

source: consumer.ftc.gov

**OUR
LOBBIES ARE
OPEN!**

- Our staff will be wearing masks while assisting members.
- We've installed sneeze guards at each teller station as an extra layer of protection.
- We will continue to follow thorough sanitary guidelines set by the CDC.
- For the safety of our staff and members, please keep lobby visits brief. If possible, use our drive up or our online banking and mobile app.
- We prefer that you wear a mask though you may be asked to remove it briefly in order to verify your identity.
- If you or someone you know is sick, do not visit our lobbies. In the interest of your safety and others, please stay home if you have any symptoms that include fever, cough or shortness of breath.
- Please maintain a social distance of 6 ft while visiting our lobby.