

Budgeting For The New Year

If you had a dollar for every New Year's resolution you've broken, what would you do with all that money? If spending was your first thought, here's a resolution that can help your money grow: create and use a budget in the new year. Start by taking these steps to make a budget.

Gather your bills: Write down your expenses from last month—rent, transportation, grocery costs, and so on. That will help you see what you might spend this month. Then, write down how much money you expect to make in the coming month. Now compare. If your expenses are more than what you'll earn, consider where you can cut back on your spending. If it looks like your expenses will be less than your income, think about whether to spend or save the expected extra money.

Use your budget to plan: Saving for a big purchase? Worried about some unexpected expenses? A budget can help you figure out how you spend your money, and create a plan to help you meet your day-to-day expenses, prepare for emergencies and build savings to meet your long-term goals.

Source: consumer.ftc.gov







STAFF SPOTLIGHT Eric Sailsbury

Director of
Consumer Loans

Eric has been with River Valley Credit Union for over 30 years and in that time has worked with countless members to help finance their autos, home projects and so much more! Recently he was given the title of Director of Consumer Loans. With this last year's large increase in lending, we're not sure where we'd be without him. He is an integral part of River Valley, steadfast and always ready with a good quip. Thank you for all your hard work, Eric! We appreciate everything you bring to our team!

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WINTER 2020

PEOPLE HELPING PEOPLE



Message from the CEO

2019 has been a very successful year at River Valley Credit Union, as we've been busy with efforts to better serve you, our member-owners.

The first thing you may notice is that the exterior renovation of our Ames location has been completed. We appreciate your patience during the construction, and we hope you like our new look! Please keep an eye on our outdoor sign, as we'll be using it to inform the community of the exciting things happening at the credit union.

We've experienced significant member growth this year, along with a tremendous increase in loans. And, we've invested in technology to make it easier for you to manage your finances, whether you prefer to connect with us in person, on your computer, or even your phone.

You may have also noticed a few new additions to our team. They are excited to meet each of you, and to provide you with the excellent service you've come to expect from us.

Thank you for your membership in River Valley Credit Union. We are grateful for the opportunity to serve both our long-time members, and those that are new to the credit union, while demonstrating the credit union philosophy of People Helping People.

We look forward to working with you in 2020!

Brian Godwin

RVCU In Your Pocket

Mobile Strides in 2019

Busy schedule leaving you looking for more convenient options? Haven't taken a look at our mobile app recently? Consider giving it a try! In 2019 we focused on adding features that fit with our members' tech-driven lifestyles including Bill Pay and Mobile Deposit.



Skip-A-Payment



Post-Holiday Catch Up

Did this holiday season leave your budget a mess? We can help ease you into the new year with the option to skip a payment on your auto and personal loans. The application form and additional information can be found online at www.rvcu.org.