

Message from the CEO



2021 has been a successful year at River Valley Credit Union. We have continued to grow and serve new members, while striving to enhance the experience for our long-time members.

We have added a couple of technological enhancements in 2021 to help serve you better. The first was the addition of the ability for members to use Apple Pay and Google Pay for debit card purchases. This is a simple, contactless, and secure manner to make payments at participating merchants using your smart phone.

The second, is our partnership with Zogo, which is a mobile app that teaches financial literacy and rewards learners with gift cards to popular merchants such as Apple, Amazon, and Target. We are proud to support financial knowledge within our community in such an engaging manner.

We have also created the RVCU Blog. New posts are added periodically, and range in topics from tips to effectively manage finances, or financial relationships, to issues that are impacting credit unions.

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 2022!

Brian Godwin

4051-1221-NEWSLETTER



STAFF SPOTLIGHT
**Tim
Pabich**
Loan Officer

Tim has been a part of our lending team for over a year now. Born and raised in Chicago, he attended the University of Iowa to study Finance and Mathematics. Tim joined the credit union with eight years of mortgage lending experience as well as time spent in the auto sales industry. In his free time he enjoys working on cars.

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

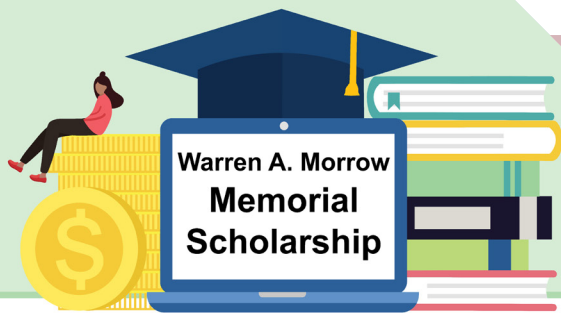
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**RIVER
VALLEY
REVIEW**

WINTER 2022





Apply now at IowaCreditUnionFoundation.org

Amazon Impersonators: *What You Need To Know*

Has Amazon contacted you to confirm a recent purchase you didn't make or to tell you that your account has been hacked? According to the FTC's new Data Spotlight, since July 2020, about one in three people who have reported a business impersonator scam say the scammer pretended to be Amazon.

These scams can look a few different ways. In one version, scammers offer to "refund" you for an unauthorized purchase but "accidentally transfer" more than promised. They then ask you to send back the difference. What really happens? The scammer moves your own money from one of your bank accounts to the other (like your Savings to Checkings, or vice versa) to make it look like you were refunded. Any money you send back to "Amazon" is your money (not an

overpayment) — and as soon as you send it out of your account, it becomes theirs. In another version of the scam, you're told that hackers have gotten access to your account — and the only way to supposedly protect it is to buy gift cards and share the gift card number and PIN on the back. Once that information is theirs, the money is, too.

Here are some ways to avoid an Amazon impersonator scam:

- **Never call back an unknown number.** Use the information on Amazon's website and not a number listed in an unexpected email or text.
- **Don't pay someone with a gift card.** Gift cards are for gifts. If anyone asks you to pay with a gift card – or buy gift cards for anything other than a gift, it's a scam.
- **Don't give remote access to someone who contacts you unexpectedly.** This gives scammers easy access to your personal and financial information—like access to your bank accounts.

Source: consumer.ftc.gov

Did Your Credit Card Put On Some Holiday Weight?

Consider lightening the load by transferring your balance to an RVCU credit card. The perks speak for themselves:

- NO Time Limits: **3.90% APR*** on Balance Transfers Until Paid in Full!
- NO Balance Transfer Fees
- NO Annual Fees

Apply online or give us a call to learn more!

*Annual Percentage Rate. \$2 Cash Advance - ATM Fee. Foreign Transaction fee of 1% of the amount of the transfer. As low as 10.50% APR for purchase and cash advances.

This winter we're celebrating some of the newest members of our team! Thank you for all your hard work!

Olivia Logsdon
January 22nd
3 Years

Heather Huntrods
February 1st
1 Year

Brian Godwin
March 18th
3 Years

STAFF ANNIVERSARIES