

Message from the CEO



As 2022 ends, all of us at River Valley Credit Union want to say a big thank you to all our member-owners for helping us have such a successful year. As things begin to return to normal, it has been great to see everyone coming back into our lobbies and having the opportunity to visit with you personally.

We have seen some initial signs that supply chains are beginning to return to pre-pandemic levels, and one area that has improved significantly is the inventory on auto dealer lots. As a result, we have been able to help many members purchase their first car or upgrade to a newer, nicer vehicle during the past year.

Although inflation has impacted all of us at the pump, at the checkout line in the grocery store, and in virtually any other purchases we've made, the rising rates have been beneficial for savers. We've been able to offer higher rates to our members on their savings, and many have taken advantage of our great rates on Share Certificates. While the stock market may be especially volatile, knowing we can help our members earn a strong return on safe, federally insured funds is particularly gratifying.

We are consistently evaluating new options to enhance our technology and product offerings to better serve you. Please feel free to share ideas and suggestions with us- after all, the reason we are here is to serve you, our members, with all of your financial needs.

Thank you again for making us your Community Credit Union!

Brian Godwin



STAFF SPOTLIGHT
Don Borcharding
V.P. of Operations

Don joined the team in November of 2022 as our V.P. of Operations. He has over 26 years of experience in the financial industry and is looking forward to making a positive difference for both our staff and our members. When he's not working, Don enjoys attending sporting events and collecting old US currency, but the most important thing to him is spending time with his family, including his 4 grandkids.

Reach us at



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WINTER 2023

WARREN A. MORROW MEMORIAL SCHOLARSHIP

Applications due on February 3

Apply now at IowaCreditUnionFoundation.org

How to Avoid a Scam: What You Need to Know

Block unwanted calls and text messages. Take steps to block unwanted calls and to filter unwanted text messages.

Don't give your personal or financial information in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers. If you get an email or a text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy.

Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists you pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, or a gift card. And never deposit a check and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone - a friend, a family member, a neighbor - what happened. Talking about it could help you realize it's a scam.

Source: consumer.ftc.gov

Did all that holiday spending leave you feeling not-so-jolly?

Consider planning ahead and getting a jump start on next year by opening a Holiday Savings Account right now!

Mark Your Calendar!

January 16

Closed for
MLK Jr. Day

February 20

Closed for
President's Day

We're celebrating 3 team members this winter! We appreciate all that you do for the CU and for our members!

Olivia Logsdon

January 22nd
4 Years

Heather Huntrods

February 1st
2 Years

Brian Godwin

March 18th
4 Years

STAFF ANNIVERSARIES