MARK YOUR CALENDARS

October 12
- Closed for Columbus Day

November 11
- Closed for Veterans Day

November 26
- Closed for Thanksgiving Day

December 24
- Early Closure for Christmas Eve

December 25
- Closed for Christmas Day

December 31
- Early Closure for New Years Eve

January 1
- Closed for New Years Day





STAFF SPOTLIGHT

Niki Ayers

Member Service Rep.

Niki recently joined the team as an MSR in July. She is excited to be part of the team and looks forward to getting to know the members and being someone they can rely on. Niki finds great joy in this opportunity to help people and be part of a team that genuinely cares about the members and the community.

When she isn't at work, Niki spends her time with her family and seeking out new adventures. She loves being outdoors, going on ranger rides, listening to live music, and creating memories with her loved ones. Niki is happiest when surrounded by family and making the most of life!

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

FALL 2026

Join us for International Credit Union Day!

OCTOBER 15, 2026



Shopping online? Here's what to do when things go wrong:

Ever had a bad online shopping experience? Maybe you ordered one thing but got another. Or that new company never shipped your order, despite charging you. So, what do you do?

If you can relate, you're not alone. In 2022, online shopping scams were the second-most reported type of scam to the FTC. The good news is you have rights, and there are steps you can take.

If something didn't arrive or you didn't accept it, and now the company won't refund your money, dispute the charges. If products show up that you never ordered, you don't have to pay for them. Federal law protects you.

To try to stay ahead of these problems, if you haven't shopped with a company before, start by searching online for the company's name, plus words like "review," "complaint," or "scam." See what other people are saying.

And no matter where you shop online, remember:

- Check refund and return policies. Sellers often have different (and stricter) refund and return policies for sale items, and dishonest sellers will use tricky disclosures and fine print to deny refund requests.

- Use a credit card for online purchases, if possible. Credit cards offer the most protection against fraud compared to other types of payments including the right to dispute charges if there are problems with your purchase.

- Always save your receipts and confirmation emails. If something goes wrong, these can help you get your money back from the seller or file a dispute with your credit card company.

Learn more about online shopping. Or if you want to learn more about last year's top scams, visit ftc.gov/data. And if you suspect a scam, report it to the FTC at ReportFraud.ftc.gov.

STAFF ANNIVERSARIES

Moris Bries
October 4
33 years

Eric Sailsbury
October 23
39 years

Elyse Novak
November 20
2 years

We've changed our mailing address... have you?

Please note that our mailing address has changed, eliminating the PO Box!

Our current mailing address is:
2811 E 13th St.,
Ames, IA 50010

If your address has changed too please ensure changes are made in the online banking app or give us a call:
(515) 232-1654