



RIVER VALLEY

SUMMER 2018

REVIEW

Meet Phil Van Mersbergen

River Valley's new CEO



Philip Van Mersbergen has over 20 years of bank and credit union experience including prior CFO and CEO roles.

He has 4 children, a daughter living in Minnesota, another daughter attending Iowa State University, a son who is a Senior at Oskaloosa High School, and a daughter who is an 8th grader. Phil is looking forward to moving to Ames and getting involved in the community. He began his role as CEO at River Valley Credit Union in May.

Message From The CEO

My name is Phil Van Mersbergen and I am honored to be the new CEO at River Valley Credit Union. I could tell from my first meeting with our Board of Directors and again with our staff that this is a special place. Everyone has been welcoming and inviting and we are already putting plans in place to better serve you. My congratulations to Mark Leeper, CEO for over 25 years, on his upcoming retirement. Mark has been great in helping me with the transition and it is clear that he truly cares about the members and staff here at River Valley. I look forward to sharing with you in this journey as we continue to find ways to provide you with the products and services you need as well as reach more members to show them what we already know is an amazing value that we provide to our members each and every day.

On behalf of all our staff, volunteer Board of Directors, and myself I want to extend a big thank you to all our members for continuing to place your financial trust in us. We take that trust seriously and the decisions we make each day are focused on you our members. As the new guy on the block I can tell you your credit union is in great hands. Our staff is top-notch and genuinely cares about providing great service and a positive experience for you.

Thank you for being a member.

Phil Van Mersbergen
CEO

We Want Your Loan!

We're making some positive changes at River Valley, one of which is to implement a risk-based lending program – a tiered pricing structure that offers a variety of loan rates based upon an individual's credit score. This means we're lowering our loan rates on many types of loans and can now offer loans to members who may have been turned down in the past.

**If you've been turned you down for a loan in the past,
or if you found a better rate elsewhere,
please give us a chance to earn your business!**

At River Valley, you'll enjoy personal service from people you know and trust, and we promise to keep the lending process as simple and easy as possible. Stop in to our Ames or Nevada branches to apply, or apply online anytime at www.RVCU.org.



Mark Your Calendar

September 3

Closed for Labor Day

First Mortgage | Home Equity | New & Used Auto | Seasonal Vehicles

Summer Is A Great Time To Open A Youth Account

River Valley Credit Union believes it's vital to teach kids and young adults how to save and manage their finances long before they have the opportunity to incur debt or are faced with large financial decisions as adults. Our Kirby Kangaroo Club offers the beginning services to our young savers. Then, as they enter

their teen years, we help them safely and conveniently navigate the financial world with debit cards, their first auto loan or credit-builder loan, and eventually their first credit card. Call or stop in and talk with us about the services we recommend at each age and stage for your child or grandchild.

What Makes Credit Unions Unique From Other Financial Institutions?



MEMBER OWNED

Credit unions are owned and controlled by the people, or members, who use their services.



MEMBER-MINDED

Credit unions operate to promote the well-being of their members. Profits made by credit unions are returned back to members in the form of reduced fees, higher savings rates and lower loan rates.



COMMON BOND

Members of a credit union share a common bond, also known as the credit union's "field of membership."



COMMUNITY INVOLVEMENT

Credit unions may provide financial education and outreach to consumers; they also get involved in and support the communities in which they are located.



COOPERATIVE

The cooperative structure of credit unions creates a cycle of mutual assistance towards the common goal of the financial well-being of members. One member's savings becomes another member's loan.

Open End Home Equity Line of Credit Loan Accounts:

Effective July 1, 2018, the 6-month adjustable interest rate charged on your line of credit will be 5.00% Annual Percentage Rate.

Privacy Notice—Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy at www.rvcu.org/privacy or call us at 515-232-1654 to request a free mailed copy.

Traveling This Summer?



If you will be using your RVCU debit and/or credit card, be sure to call our Ames office or the number on the back of your cards in advance of your travels. Our fraud detection service continually monitors the usage of your cards. If they are unaware of your travel plans and detect purchases being made from unusual locations, they may shutdown your cards until they can reach you. For this reason it's always a good idea to carry your RVCU debit and credit card, and to ensure the phone number we have on file is accurate.

MAIN OFFICE

2811 East 13th Street
Ames, IA 50010
Phone: 515-232-1654 • Fax: 515-232-4835
Email: RVCU@RVCU.org
Website: www.RVCU.org

LOBBY HOURS

9:00 a.m. - 5:00 p.m. Monday - Friday

DRIVE-UP HOURS

8:00 a.m. - 5:30 p.m. Monday & Friday
8:00 a.m. - 5:00 p.m. Tuesday - Thursday

NEVADA BRANCH OFFICE

1400 Fawcett Parkway, Suite F
Nevada, IA 50201
Phone: 515-382-4141 • Fax: 515-382-8111

LOBBY & DRIVE-UP HOURS

9:00 a.m. - 5:00 p.m. Monday - Friday
Branch closes daily from 1:00-2:00 p.m.

Federally Insured by the
NCUA to at least \$250,000.

