

STAFF ANNIVERSARIES

Deb Boetel
April 1st
38 Years

Mollie Baldus
April 3rd
8 Years

Kirstin Bourke
May 1st
15 Years

Emma Denning
June 3rd
2 Years

Heather Petersen
June 17th
8 Years

**This quarter we're celebrating
a combined 71 years of service
and experience!**

**Thank you for all your
hard work!**



STAFF SPOTLIGHT **Emma Denning**

Member Service
Representative

Emma has been with RVCU for just shy of two years as a Member Service Representative. She has really enjoyed getting to know and build relationships with all our members here at RVCU and gaining valuable knowledge in the credit union field. In her free time, she enjoys visiting greenhouses and houseplant shoppes around Iowa as well as reading and spending time with her partner Alec, their three cats and their German Shepherd, Maia.

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**RIVER
VALLEY
REVIEW**



AVOID: HIDDEN COSTS

“Free” Trial Offers?

A chance to try something out for free? What have you got to lose?

If you're interested in a particular product or service, trying before you buy might seem like a no-brainer. But what starts as a free trial — or for a very low cost — might end up costing you real money.

The Federal Trade Commission, the nation's consumer protection agency, wants you to know that some companies use free trials to sign you up for more products — sometimes lots of products — which can cost you lots of money as they bill you every month until you cancel.

Some dishonest businesses make it tough to cancel, hiding the terms and conditions of their offers in teeny type, using pre-checked sign-up boxes as the default setting online, and putting conditions on returns and cancellations that are so strict it could be next to impossible to stop the deliveries and the billing.

Other “free” offers enroll you in clubs or subscriptions. For example, a company might offer you an introductory package of free books, CDs, magazines or movies. If you sign up, you may be agreeing to enroll in a club that will send you more products and bill you until you cancel, or to a subscription that's automatically renewed each year.

Mark Your Calendar

Important Dates to Remember

April 15

Tax Day & Last day to contribute to an IRA for 2020 tax year

May 31

Closed for Memorial Day

July 4

Closed for Independence Day

Here's What To Do

So how can you avoid the costs that might be hiding in free trials?

- **Research the company online.** See what other people are saying about the company's free trials — and its service. Complaints from other customers can tip you off to “catches” that might come with the trial.
- **Find the terms and conditions for the offer.** That includes offers online, on TV, in the newspaper, or on the radio. If you can't find them or can't understand exactly what you're agreeing to, don't sign up.
- **Look for who's behind the offer.** Just because you're buying something online from one company doesn't mean the offer or pop-up isn't from someone else.
- **Watch out for pre-checked boxes.** If you sign up for a free trial online, look for already-checked boxes. That checkmark may give the company the green light to continue the offer past the free trial or sign you up for more products — only this time you have to pay.
- **Mark your calendar.** Your free trial probably has a time limit. Once it passes without you telling the company to cancel your “order,” you may be on the hook for more products.
- **Look for info on how you can cancel future shipments or services.** If you don't want them, do you have to pay? Do you have a limited time to respond?
- **Read your credit and debit card statements.** That way you'll know right away if you're being charged for something you didn't order.

If you see charges you didn't agree to, contact the company directly to sort out the situation. If that doesn't work, call your credit card company to dispute the charge. Ask the credit card company to reverse the charge because you didn't actively order the additional merchandise

source: consumer.ftc.gov