

# SPLASH!

## President's Message



**I'd like to share some exciting news!**

On August 1, 2009, Oregon Territory Federal Credit Union will merge into Rivermark Community Credit Union. Oregon Territory has \$50 million in assets and serves 8,000 members who primarily live in Hood River, The Dalles and in the Salem/Eugene area. We are pleased that Oregon Territory selected us as their merger partner and we welcome their members to the Rivermark family.

This merger is the 11th and largest merger in our 58-year history and will result in additional branch locations and a larger field of membership. Oregon Territory's branches in The Dalles, Maupin and Salem will remain open as Rivermark locations. Beginning Monday, August 3, you will be able to access your Rivermark accounts at these new branches.

Because Oregon Territory was so well managed with a strong financial and capital position, there really are no downsides to this merger. Once the merger is complete, Rivermark will have combined assets of nearly \$500 million and more than 55,000 members.

While it's easy to get caught up in the numbers (assets, members, branches) the primary reason behind Oregon Territory's decision to merge was service to members. Many of you have told us that Rivermark is a refreshing alternative to the for-profit banking industry. That won't change even after the merger. You can be proud that you are part of a unique member-owned financial institution that will continue to make member service a top priority.

We believe this merger presents a wonderful opportunity to grow and to offer our excellent financial products and services to even more Oregonians. Please join me in welcoming Oregon Territory staff and members to Rivermark Community Credit Union.

Sincerely,

Scott Burgess  
President/CEO

*"We were in Italy recently and were so glad to have our debit card allow us to withdraw money from an ATM on the Amalfi Coast, while others in our group were not so lucky. Kudos to Rivermark."*

~ RIVERMARK MEMBER

### TODAY'S RATES

**APY as high as**

Rewards Checking ..... 3.00%

Rewards Savings ..... 2.00%

Contact a credit union employee for further information about applicable fees and terms. APY = Annual Percentage Yield.

**APR as low as**

**Platinum Rewards Visa ..... 9.90%**

Mortgage ..... Call for today's rates

\*Rates current as of June 25, 2009, and subject to change without notice. Platinum Rewards VISA has no annual fee.

## New Branches!

Rivermark members will have access to three more branch locations as a result of a merger with Oregon Territory Federal Credit Union. Oregon Territory members approved the merger with Rivermark in June. Members who live or work in Marion County will find the new Salem branch especially convenient. Rivermark will also have new branches in The Dalles and Maupin.

### Branch Locations and Hours

**Salem**

205 Chemeketa NE  
Salem, OR 97301

**The Dalles**

1240 W 6th St  
The Dalles, OR 97058

**Maupin**

501 Deschutes Avenue  
Maupin, OR 97037

**Lobby Hours:**

Mon-Thurs: 9:00 – 5:00; Fri: 9:00 – 6:00

Maupin: Tues and Thurs: 10:00 – 2:00



# Rivermark

COMMUNITY CREDIT UNION



## Celebration Newberg

The Newberg Branch remodel is complete, and Rivermark is celebrating. Join us for the following events:

**July 11:** Start of new Saturday hours, 10:00 – 2:00

**July 25:** Look for Rivermark in the Newberg Parade. The parade is part of Newberg's Old Fashioned Festival.

**August 15:** Rivermark Backyard Barbeque (food, fun and prizes)

**August 22:** Carwash Fundraiser benefitting Chehalem Youth and Family Services

## It's time to...

### REVIEW YOUR RETIREMENT PLAN

**Are you on the right road to retirement? Test drive your retirement income plan at no cost and no obligation!**

Just visit [rivermarkcu.org](http://rivermarkcu.org) and follow the link to the Retirement Road Test. This fast and easy 10-question test will help you find out if your plan has the green light, or if it's time to take a new direction. Call 503.526.5606 to schedule an appointment with David Arthur today.

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## Put Your Finances on Auto-pilot this Summer

While you may be looking forward to enjoying a slower pace this summer, it is not a time to neglect your finances – especially this year. Before you slip into your summer routine, here are some opportunities to consider:

**Take Advantage of Low Interest Rates:** With rates at such low levels, now may be the right time to refinance your mortgage. Find our full selection of mortgage products, and current rates, at [www.rivermarkcu.org](http://www.rivermarkcu.org).

**Make Paying Down Debt Easier:** A high interest rate on your credit card makes it nearly impossible to pay off your balance. To make real progress toward paying off your balance, consider transferring your balance to Rivermark's low-rate Platinum Rewards Visa.

**Make Saving Automatic:** Establish a regular savings program by having dollars transferred from your checking account into a Rewards Savings or Guaranteed Money Market account every month.

A few quick actions now can put your long-term financial goals on auto-pilot this summer.

## Quick Approvals and Great Selections...

### Nothing beats Rivermark and Auto Solution

It pays to be a credit union member. As a member-owned financial cooperative, we're able to offer lower rates and better terms for vehicle loans than most banks and dealers. And now, we offer the best auto-buying experience available to credit union members—Auto Solution. Auto Solution offers new and used cars, with most any make or model available at exclusive discounts.

**To shop for your car and apply for a loan, visit our Auto Loan Center at [www.rivermarkcu.org](http://www.rivermarkcu.org)**

### AUTO LOANS FROM RIVERMARK

- Low rates
- Terms up to 72 months
- 100% financing available
- Mechanical Breakdown Insurance
- Get a vehicle history from CARFAX
- Ask about our .25% Hybrid Loan Discount

Hawthorne—Open Sat.  
2537 SE Hawthorne  
Portland, OR 97214

Clackamas  
14935 SE 82nd Dr.  
Clackamas, OR 97015

Gresham—Open Sat.  
901 SW Highland Dr. Ste. 901-P  
Gresham, OR 97080

Beaverton—Open Sat.  
4875 SW Griffith Dr.  
Beaverton, OR 97005

Newberg  
2502 Portland Road  
Newberg, OR 97132