

SPLASH!

You're Invited to Newberg's County Fair

We're celebrating the newly renovated and expanded Newberg Branch by bringing the best of Yamhill County to Newberg's backyard.

Bring the whole family to the Newberg Branch on August 15th from 10 AM - 2 PM to join in on the fun.

Activities:

10:00 AM - 2:00 PM:

Gaming Pavillion: The XBUS, the ultimate in multiplayer mobile gaming, will be rolling in with racing games for the whole family.

4-H Showcase: Yamhill County 4-H members will share a wide variety of creative projects fresh from the Yamhill County Fair.

Valley Art Showcase: The showcase will feature some of the creative artists who make their home in the Chehalem Valley.

School Supply Drive: Donations welcome. Benefitting Newberg School District.

10:00 AM - 12:00 PM:

Family Fun and Games: Kids of all ages will enjoy free games, a visit from Dollar Dog, and a fun craft project. You'll even get a chance to fish for prizes.

12:00 PM - 1:00 PM:

Rivermark Talent Contest: Do you have a unique or fun talent? Come sing, dance or even mime at the Rivermark Talent Contest. Savannah Jones from 99.5 The Wolf will host this fun event, with the winner chosen by audience applause. The grand prize will be a \$200 Rewards Savings account. Call 503.526.3623 to enter.

Backyard Barbeque: Enjoy a delicious lunch. Snow Cones!

1:00 PM - 2:00 PM:

Backyard Concert: Portland's own Pristine Blue bring their blend of new Country and Rock & Roll to the Newberg Branch.

We'll look forward to seeing you!



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 August 1, 2009, and subject to change with advanced notice. Platinum Rewards VISA has no annual fee.

Newberg Before and After

The renovation and expansion is complete. Come see the transformation for yourself.



"I would like to thank Jennifer Moore for going the extra mile. She took care of my original problem and recommended other products to help save me money. She's why I've been a Rivermark member since 1980."

~ DAWN U., RIVERMARK MEMBER



Rivermark

COMMUNITY CREDIT UNION

Community Events

Rivermark is an active community partner. Mark your calendar for these fun summer events.

August 16: Hawthorne Street Fair

August 22: Carwash Fundraiser benefiting Chehalem Youth and Family Services at the Newberg Branch.

September 19: Beaverton Parade

September 26: Gresham Teddy Bear Parade

It's time to...

GET BACK ON THE ROAD WITH GAP

You may be in for a shock if your vehicle is stolen or totaled in an accident. Your auto insurance only covers the replacement value in the event of total loss — not the amount you owe on your loan. As the value of your vehicle declines faster than the loan balance, you can be left with an unpaid balance, or gap, you still owe on the vehicle you no longer have.

Rivermark provides Guaranteed Asset Protection (GAP) coverage to pay the difference between replacement value and your unpaid loan balance. GAP is particularly valuable if you purchased your car with a small down payment, you're leasing, or the term of your loan is greater than four years. In these cases, GAP covers the significant gap between your loan balance and replacement balance and can protect your financial well being.

Rivermark GAP coverage only costs \$299 and can be added to the loan balance for your new or used vehicle. It also covers your auto insurance deductible up to \$1,000. Visit www.rivermarkcu.org to learn more.



Dogs for Doernbecher Barbecue

Join us for the 15th Annual Dogs for Doernbecher Barbecue. All proceeds benefit Doernbecher Children's Hospital.

August 7, 2009

Beaverton, Clackamas, Gresham, Hawthorne, Newberg, Salem and The Dalles.

11:30 am to 2:00 pm

Single Dog Meal—\$4 / Double Dog Meal—\$6

Includes chips, cookie and soda or water



Three New Rivermark Branches

Rivermark members now have access to three more branch locations as a result of the completion of the merger with Oregon Territory Federal Credit Union. Members who live or work in Marion and Polk Counties will find the new Salem branch especially convenient.

New Branch Locations

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

Protect your Credit Score

Your credit report and credit score can have a big impact on your financial well being, particularly when you apply for a mortgage or other loan. Here are a few tips for protecting your score.

First, it helps to understand exactly what your credit score represents, and how it's calculated. Your credit score is meant to measure your creditworthiness, or the risk you represent to lenders. Your score is based on the information in your credit report, which lists your credit and payment history.

The score is calculated based on several factors. The largest percentage of your score comes from your payment history, then your overall debt load, the length of your credit history, new credit inquiries and the types of credit you have. Also, collections or judgments will make your score plummet in a hurry.

You can protect, and even improve your credit score by:

- Keeping your bills current and avoiding missed payments.
- Keeping your credit balances at 20 to 30 percent of your credit limit.
- Maximizing the length of your credit history by keeping your oldest credit card.
- Avoiding applications for multiple credit lines at one time, as excessive inquiries on your credit can negatively impact your score. The exception to this is auto and home loan inquiries that occur within a short period of time, as these inquiries only count as one inquiry.
- Having a good mix of available credit types, rather than just credit cards.

Need more information? Financial Counselor George Beardmore can help you create a plan to improve your credit score and pay down debt. As always, this service is free to members. Call **1.800.940.5009, ext. 702**, to get started.

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—New! Open Sat.
2502 Portland Road
Newberg, OR 97132