

SPLASH!

President's Message



I would like to take this opportunity to welcome Oregon Territory Federal Credit Union members to Rivermark. In addition, I would like to personally thank you for your patience and understanding throughout the merger process.

I am pleased to report that the merger with Oregon Territory was in large part a success. However, we realize that not everything happened exactly as anticipated. If you were affected by one of these or any other issues, please accept my sincere apologies for the inconvenience you experienced.

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As your member-owned Credit Union, it is our desire to resolve any issues quickly and to ensure that you continue to have uninterrupted access to your money. If you encounter any unresolved issues, please do not hesitate to call our Phone Branch at 503.626.6600 or 800.452.8502.

Once again, welcome! We are happy to have you continue your credit union membership at Rivermark and look forward to serving you.

Sincerely,

Scott Burgess
President/CEO

Rivermark Offers Four Checking Choices

Rewards Checking – Earn 10 times the national average rate and get up to \$25 in ATM fee refunds when you meet 3 monthly requirements: 12 debit card transactions, receive E-Statements, login to Online Banking. No minimum balance and no monthly fee!

Free Checking – Simple, easy and free. No monthly fee, no minimum balance, no transaction requirements.

Interest Plus Checking – Earn interest with no transaction requirements.

Senior Checking – Get free checks! For members age 55 and over.

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

Reduce Stress

Time is a precious commodity. Here are eight ideas to save time and reduce the stress and anxiety of managing your financial affairs.

- 1. Get direct deposit.** It eliminates trips to the branch and your money starts earning interest sooner.
- 2. Sign up for overdraft protection.** Link your checking account to a line of credit to avoid the cost, hassle and embarrassment of a bounced check.
- 3. Establish an automatic savings plan.** Regular, automatic transfers to a savings account is the best way to save consistently.
- 4. Use Bill Pay.** You can save about 12 hours and \$100 annually by paying your bills online.
- 5. Consolidate your finances.** Dealing with one institution makes life easier.
- 6. Consider personal finance software.** Many programs make handling your finances easier and quicker.
- 7. Build a safety cushion.** Be ready for unexpected expenses.
- 8. Review your investments.** Make sure your asset allocation matches your time horizon and risk tolerance.



"Reanna did an outstanding job getting us approved for a Home Equity Line of Credit. She went the extra mile, knowing we were under an intense deadline."

~ LANELL R., RIVERMARK MEMBER



Rivermark

COMMUNITY CREDIT UNION

Holiday Closures

All Rivermark branches will be closed for the following holidays:

Labor Day, September 7

Columbus Day, October 12

It's time to...

GET YOUR FINANCIAL CHECK-UP

Rivermark has many resources available to help our members improve their financial health, including:

- Knowledgeable member service representatives in our branches who can go over your accounts with you to look for ways to save, or make, more money.
- Financial counselors who can help you learn strategies to manage your debt, improve your credit score, and create a spending plan.
- Dave Arthur, a Certified Financial Planner and Personal Financial Advisor with MEMBERS Financial Services, can help you navigate a variety of insurance and investment solutions.
- Our Mortgage Team can help you buy your first home or refinance your current mortgage to possibly reduce your monthly payments.

Rivermark is ready to help you. Visit a branch or call us at **503.626.6600**.



Saving is Chic Again

You may be thinking of a new car, a home addition or the peace of mind that comes with more in your savings account.

The best and easiest way to save is to do it automatically with payroll deduction. If you don't see the money you're less likely to spend it.

Choosing how much to save is up to you. Say, for example, you'd like to save \$2,500. To reach this goal, here's how much you need to save:

SAVINGS GOAL = \$2,500			
6 months	12 months	18 months	24 months
\$415	\$207	\$137	\$102

(Assumes an earning rate of 3%.)

Rivermark can help you start your automatic savings today. There is no easier way to save and we can help you set up an automatic transfer each month into a Rewards Savings or Checking account.

Visit your local branch or call **503.626.6600** to get started.



Car Shopping?

Getting an auto loan from Rivermark and buying a vehicle from Enterprise are two smart moves.

Why buy from Enterprise?

- **No-haggle pricing** – Prices below Kelley Blue Book® Suggested Retail Value are posted on each vehicle
- **Certified Used Cars** – Every vehicle has to pass a rigorous 109-point inspection performed by an independent ASE-Certified technician.
- **Repurchase Agreement** – Change your mind up to 7 days or 1,000 miles after your purchase and Enterprise will buy it back, no questions asked.
- **A Great Selection** – Choose from 120 Makes and Models, including used rental cars
- **Peace of Mind** – 12-month/12,000-mile Limited Powertrain Warranty

Learn more at www.rivermarkcu.org or call **503.626.6600**.



The Bamberger's with Account Executive Sam Hodges

BEAVERTON	CLACKAMAS	GRESHAM	HAWTHORNE	MAUPIN	NEWBERG	SALEM	THE DALLES
<p>10 217 SW Griffith Dr. SE 82nd Dr.</p> <p>OPEN SATURDAYS!</p> <p>4875 SW Griffith Dr.</p>	<p>SE Jannsen Rd. SE 20th Ave. SE 25th Ave. SE 20th Ave.</p> <p>205</p> <p>14935 SE 82nd Dr.</p>	<p>Powell Blvd. SW Highland Dr.</p> <p>26</p> <p>OPEN SATURDAYS!</p> <p>901 SW Highland Dr.</p>	<p>SE Hawthorne Blvd. SE 20th Ave. SE 25th Ave.</p> <p>OPEN SATURDAYS!</p> <p>2537 SE Hawthorne Blvd.</p>	<p>Deschutes Ave. 30th St.</p> <p>501 Deschutes Ave.</p>	<p>N Elliot Rd. Portland Rd.</p> <p>99W</p> <p>OPEN SATURDAYS!</p> <p>2502 Portland Rd.</p>	<p>Chemeketa St. Front St. Commercial</p> <p>205 Chemeketa St.</p>	<p>Cherry Heights Rd. W 6th St.</p> <p>1240 W 6th St.</p>