

SPLASH!

President's Message



Despite the economy, Rivermark Community Credit Union continues to lend to members. And when borrowers are unable to meet a loan obligation due to severe difficulties, Rivermark has account officers available to help work out repayment. That kind of relationship we have with our members is a strong bond that you can always count on.

In fact, the credit union business model originated during tough economic times. In 1908, the first U.S. credit union was founded in Manchester, N.H., by a group of textile workers. Unlike banks of that time, this new financial institution lent money to everyday citizens who needed to purchase and build homes, establish neighborhood businesses and achieve their personal financial goals. Much like today, credit unions grew during the Depression when banks said no or closed their doors. Members need to have a choice in where they go for financial services, and by participating as a member of a true financial cooperative, they work together to make a difference.

The legacy of the credit union movement that began a century ago set the tone of the spirited tradition of people helping people. In the 58-year history of Rivermark Community Credit Union, we've remained committed to building a better financial future for all of our members. And it is because the credit union emphasizes service rather than profit that we are able to provide our members stability in times of economic distress.

Thank you for being a part of Rivermark Community Credit Union and for the legacy you leave in the communities we serve!

Sincerely,

Scott Burgess
President/CEO

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

E-Mail Alerts and Notifications

Want to know when the balance in your Rewards Checking account dips below a certain amount? Want an email notification of when a check clears?

You can set up these automatic email alerts and notifications right now. Just log in to Online Banking and click on the "Notices" tab along the top. You can set up notifications for any of your accounts to alert you when:

- The balance is less than or greater than an amount you specify
- When a check clears
- Maturity date

You can even choose the email address the notification goes to.

Visit www.rivermarkcu.org to learn more about all the time, and money, saving features available through Online Banking.



"Recently switched from a 'no service' bank, to Rivermark. Could not be happier. Kudos to you all."

~ GRESHAM MEMBER, BILL D.



Rivermark

COMMUNITY CREDIT UNION

Holiday Closures

All Rivermark branches will be closed for the following holidays:

Columbus Day, October 12

Veterans Day, November 11

Thanksgiving Day, November 26

Christmas Day, December 25

It's time to...

START YOUR HOLIDAY PLANNING

The Holidays will be here before you know it. A little planning can save you stress and give you more time to enjoy the spirit of the season.

1. Create a Holiday Budget. Creating a saving goal, ideally the amount you expect to spend on presents, decorations and celebrations, can help. Rivermark can help by setting up an automatic transfer from each paycheck to a separate savings account you can name "2009 Holiday".

2. Start Shopping Sales. Look for sales now and you'll avoid waiting until the last minute and save money.

3. Give Twice the Gift. Cookie dough purchased from Rivermark's Annual Dough for Doernbecher sale benefits Doernbecher Children's Hospital and makes a delicious, affordable gift. Orders for cookie dough will be taken starting November 2nd.

4. Skip a Payment. Rivermark gives you the opportunity to keep a little extra cash for the holidays by skipping a loan payment in November or December. Loans such as Auto, Personal, Share Secured, VISA and some RV are eligible.

Visit www.rivermarkcu.org to learn more about the Skip Pay Program.

Go To Rivermark For Mortgage Loans You Can Trust

If you're a homebuyer today, you're in the driver's seat. Portland area home prices are down 17% on average and inventories are at an all time high; making now the time to get a great deal on a home. Whether it's a first home, a move to a larger home, or a vacation home, it's a good time to be a homebuyer.

Explore FHA Possibilities

FHA loans may be a good choice for first-time homebuyers and those who don't qualify for a conventional mortgage. Down payment money can be in the form of a gift from a friend, relative or charity.

FHA qualification guidelines include:

- Two years of steady employment
- No bankruptcies in the past two years
- No foreclosures in the past three years
- Credit report shows ability to repay the loan
- Total debts, including mortgage payment, does not exceed 45% of gross income

\$8,000 Tax Credit

When tax time comes around, most people can deduct mortgage interest and real estate taxes. And if you are a first-time homebuyer, you may be able to take advantage of a tax credit of up to \$8,000 if you buy your home before Dec. 1, 2009. Talk to your tax advisor to see if you qualify.



When you're ready to take that important financial step, come to Rivermark. Unlike other lenders, we're not out to profit from you but to help you realize your financial dreams. We have professional Real Estate experts who are here to help members, not make a sales commission.

For details and to take advantage of a Rivermark home loan, call us at **503.626.6600** or **800.452.8502** or visit our Home Loan Center online at www.rivermarkcu.org today.

Join Us for International Credit Union Day

On October 15th we're celebrating you, our members. We know you have a choice when it comes to banking, and are really glad that you've chosen to be one of the more than 177 million people worldwide who belong to a credit union just like Rivermark.

Join us on International Credit Union Day as we celebrate with refreshments and a fun trivia contest in all Rivermark branches.



BEAVERTON	CLACKAMAS	GRESHAM	HAWTHORNE	MAUPIN	NEWBERG	SALEM	THE DALLES
 10 217 SW Griffith Dr. 205	 SE Jannsen Rd. SE 82nd Dr. 205	 Powell Blvd. 26 SW Highland Dr.	 SE Hawthorne Blvd. SE 25th Ave. SE 20th Ave.	 Deschutes Ave. 5th St.	 N Elliot Rd. 99W Portland Rd.	 Chemeketa St. Front St. Commercial	 Cherry Heights Rd. W 6th St.
4875 SW Griffith Dr. OPEN SATURDAYS!	14935 SE 82nd Dr. OPEN SATURDAYS!	901 SW Highland Dr. OPEN SATURDAYS!	2537 SE Hawthorne Blvd. OPEN SATURDAYS!	501 Deschutes Ave. OPEN SATURDAYS!	2502 Portland Rd. OPEN SATURDAYS!	205 Chemeketa St. OPEN SATURDAYS!	1240 W 6th St. OPEN SATURDAYS!