

Riverfront

FEDERAL CREDIT UNION

INSIDER

QUARTERLY NEWS

SUMMER 2018

WHAT'S INSIDE?

Balance Transfers:
can you say, "SWEET?"

Drive a Hard Bargain with
the Right To Ride Auto Loan

Merchant Partnerships
that make improvement projects EASY

The Dog Days of Summer
offer hope and furever homes with a FREE pet adoption weekend

& MORE!

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800-451-3477

You Ask. We Deliver.

a message from Tim McLeod, President & CEO



I'd like you to know that when you walk into one of our branches or call us to make a suggestion, we really do listen. The April launch of our Cash Rewards Visa Credit Card is a prime example of a new offering that you asked for and we delivered.

Members enthusiastically told us how much they wanted to have the option of a credit card they could use to earn cash back on purchases. And now you have it! You can earn 1.5% cash back on everyday purchases like gas and groceries, plus receive an extra \$100 cash back introductory offer just for using the card.

We're also working to give members instant gratification in the form of instant issue debit cards, which are coming soon. If you've ever experienced the misfortune of having a lost or stolen debit card, soon you can visit a branch and receive a replacement card in minutes. Even better, you have the option of customizing the look of your debit card, so if you want to include an image you've personally taken, you can. The Cash Rewards Visa Credit Card and instant issue debit cards are among the many new products and services we've specifically designed and implemented to improve our members' lives.

As a reminder, we're heading into the heat of summer. If you've been dreaming about taking a road trip that includes fishing, boating or camping, we can help you finance all your fun in the sun. Or, maybe a new home is where your heart is right now. Don't forget that we offer

a variety of affordable mortgages, including 30-year fixed rate loans. If you're in the market for a new home, want to trade up or refinance your existing home loan, Riverfront has the right mortgage loan to fit your needs.

We're always looking for ways to support our Berks County community. With that in mind, we're participating in the new "Do It Local" discount mobile app. Now available for download from the Apple App Store or Android Market, "Do It Local" can help you save whenever you shop at the local businesses featured in a variety of categories within the app. In addition, we're pleased to welcome Connelly Lawn & Garden, Imperial Contracting Group, and A&T Heating and Air Conditioning as our newest local merchant partners. They're ready to help you get your landscaping in top shape, stay cool this summer, or finally put in that addition.

Perhaps you're searching for ways to manage your finances better? Or you need tips on how to build better credit? Riverfront can help. As part of our ongoing efforts to put all of our members on the path to financial success, we offer financial counseling. And we've made it so easy - you can schedule an appointment with a financial counselor at the click of a mouse via our website at RiverfrontFCU.org/Counselor.

I look forward to reporting back on all the great things we accomplish this summer - almost as much as hearing what you'll do. Be sure to tell us your amazing story the next time you stop in a branch, or share your experience on our Twitter or Facebook pages.



YOU deserve
a treat this
Summer!

Cash Rewards Visa Credit Card Balance Transfer

Have you made a big ticket purchase and worry how to pay it off – maybe some new furniture, an appliance or much-needed vacation? With our Cash Rewards Visa Credit Card Balance Transfer offer, you can **take 12 months to pay off your purchase** at a low balance transfer rate of 3.99% and no balance transfer fee. **Doesn't that sound sweet?**

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Contact us
Today!

Simplicity & Ease in Home Improvement

Let a Riverfront Merchant Partner Help with Your Improvement Projects!

It's the perfect time to complete some (or all) of those home and work improvement projects! To-do lists including kitchen updates, patio builds, landscaping, HVAC upgrades, and construction work can be daunting without the right people. And that's how Riverfront FCU can help. We're pleased to announce a brand new Merchant Partnership Program that connects highly respected local businesses with you along with the ease and convenience of Riverfront's online financing options.

Through this Merchant Partnership Program, loan applications can be submitted online 24 hours a day/7 days a week and they are designed to fit the project you need funding for. It's quick, easy, and a great way to simplify your projects.

Some of our Merchant Partners include:

A&T Heating and Air Conditioning prides itself on providing fast and friendly service. Its highly trained technicians can service any make or model of air conditioning and heating units. A&T specializes in new unit installations; thermostat installations and service; whole house humidifier installations; duct repairs and modifications; in-floor radiant heat systems; electric/propane and gas hot water heater installations; and much more.

Connelly Lawn and Garden, Inc. is an award-winning professional landscape design, install, and maintenance firm that's been in business nearly 30 years. Serving both residential and commercial customers, Connelly Lawn and Garden's offerings include outdoor living designs such as

hardscapes, retaining walls, walkways, patios, and pool surrounds; landscape designs and installation; fire and water features; low voltage lighting; and irrigation install and repair.

D&B Elite Construction Group works with all types of businesses and organizations in Eastern Pennsylvania. D&B Elite services include general contracting; construction management; design/build; tenant improvement; pre-construction consulting; developmental studies; on-site management consulting; tenant fit-outs; and much more. Its commercial experience ranges from retail and office to medical, religious, industrial, and multi-family dwelling projects.

*"It's quick, it's easy,
and it's a great way to
simplify your projects."*

Imperial Contracting Group is a family owned and operated full-service residential contracting company. With more than 20 years of experience under its belt, Imperial Contracting is focused on making sure every client is completely satisfied. Exceptional workmanship underscores all of its services, which include but are not limited to new construction; additions; kitchens; bathrooms; finished basements; and outdoor living.

Sal's Landscaping and Lawn Care has more than three decades of satisfying hundreds of customers in Berks County and beyond. Sal's provides commercial and residential landscaping services to meet the individual needs of each customer. Areas of expertise include landscape design; exterior lighting; outdoor structures; irrigation; excavation; patio construction and maintenance; outdoor kitchens; fire pits and fireplaces; retaining walls; water features; and grading and seeding.

Riverfront is proud to be aligned with such great Merchant Partners and is always looking for opportunities to expand its Partnership Program. To learn more, contact us today at 610-374-8351 and visit RiverfrontFCU.org/merchant-partner.asp.



a Hard Bargain with a *Write to Ride Auto Loan.*

When you're armed with a pre-approved vehicle loan for your next car, motorcycle, SUV, or truck purchase, you'll have the upper hand in negotiating a great deal. Avoid expensive dealer financing. We'll give you a low rate and a blank check to shop wherever you want at your own pace. You'll also be eligible for iChoose Loan Rewards, which you can't get at a dealership. Find out why our *Write to Ride Auto Loan* is miles apart from the rest. **Call 800-451-3477 Today!**

Spare Change Could Win Your Kids an iPad

Jump start your child's savings habits with our School's Out, Savings is In Promotion!

Summer is the perfect time to get your kids started on saving for the upcoming school year. You can stop by a Riverfront branch after June 11th and pick up a coin bank for your child. Kids (K through 12th grade) have until August 17th to fill their banks.

When kids bring their filled banks to a branch and we open their bank and deposit their funds, they will be entered into a drawing to win an iPad. So rally the troops and all that spare change they find in the couch and maybe their savings will make them a winner!

Visit riverfrontfcu.org/Promotions.asp for all the details and start your kids saving today!



Help an animal find a new 'forever' home! Join Riverfront for our **Dog Days of Summer free adoption event at the Humane Society of Berks County**, from 9am to 3pm on July 20th-22nd. We'll be on site at their facility, located at 1801 N. 11th Street in Reading, to sponsor adoption fees and help these animals find new loving homes.

Each adoption includes the following:

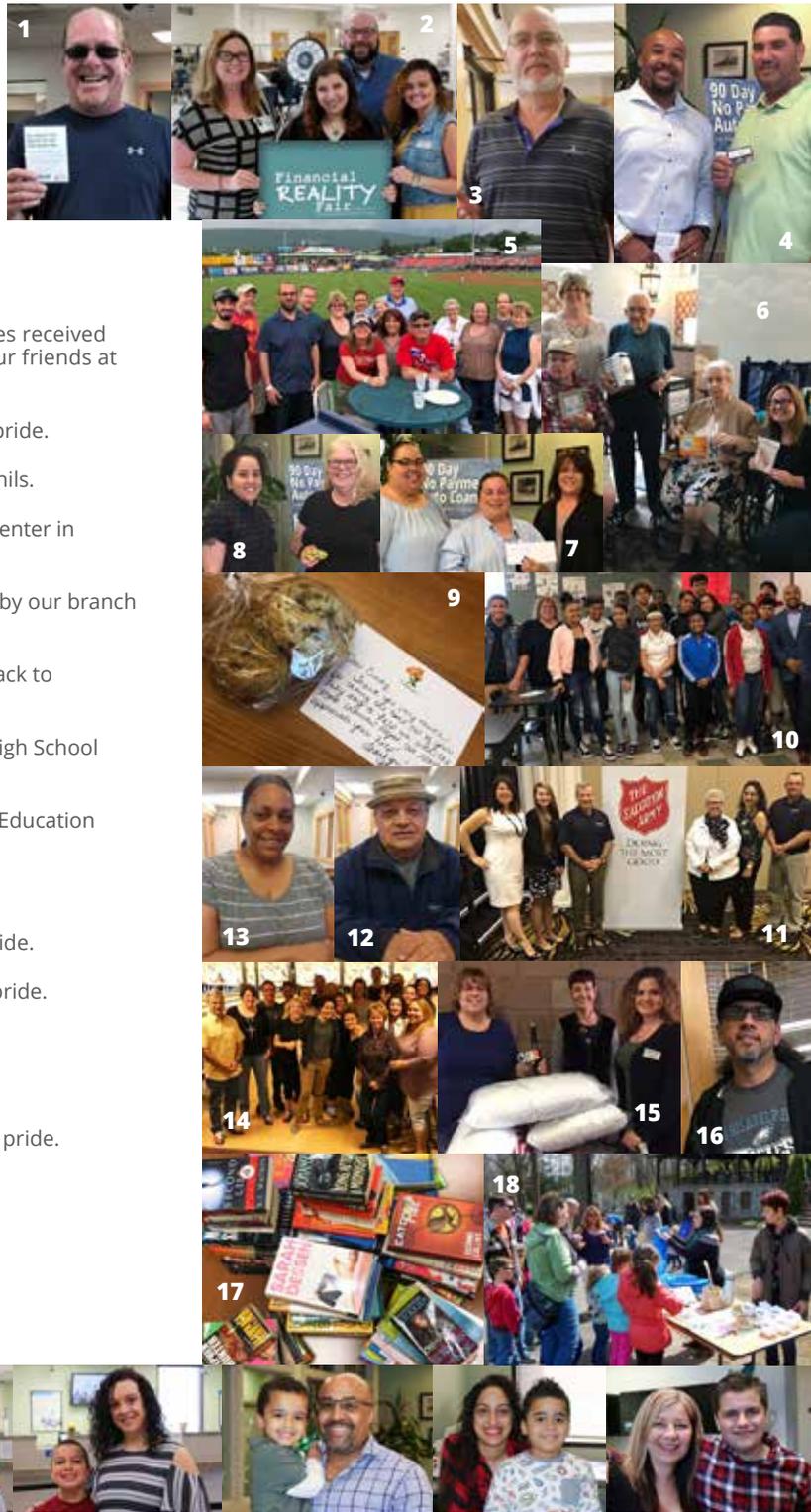
- HPA's Thirty Day Adoption Health Supplement – Every cat and dog adopted at Humane PA's two adoption centers receives their exclusive 30-Day Adoption Health Supplement. This provides your pet coverage for a wide variety of common canine and feline illnesses. Humane PA's goal is to provide you and your pet with the best possible health care and to avoid adoption returns due to simple and treatable illnesses.
- Spaying or neutering (prior to adoption)
- Vaccinations (including current rabies) and de-worming medication
- Flea treatment
- Microchipping and chip registration
- Free 2-lb. bag of Science Diet Pet Food (dogs) or free 1-lb. bag of Science Diet Pet Food (cats)

Looking to Add a Furball to Your Family?



Riverfront in the Community

- 1 Member Shawn received a Visa® gift card for showing his Riverfront pride.
- 2 Financial Reality Fair at Kutztown High School
- 3 Member James, who celebrated a year anniversary with his car. James received a complimentary auto detailing certificate plus free car washes from our friends at Auto Spa of Wyomissing for financing with Riverfront.
- 4 Member Samuel received a Visa® gift card for showing his Riverfront pride.
- 5 Riverfront staff enjoyed a night out cheering on the Reading Fightin Phils.
- 6 Riverfront brought cheer to the Manor@Market Square senior living center in Reading.
- 7 Congratulations to Cynthia, who found Riverfront's rock and stopped by our branch to pick up her Visa gift card.
- 8 Member Denise found one of our rocks, picked it up and brought it back to Riverfront and was awarded a VISA gift card.
- 9 Riverfront volunteers enjoyed working with Governor Mifflin Senior High School students on their mock interviews.
- 10 Riverfront's Ebony and Marielle worked with students at a CHOICES Education Group workshop.
- 11 The Salvation Army of Reading, PA 8th Annual Civic Breakfast
- 12 Member John received a Visa® gift card for showing his Riverfront pride.
- 13 Member Celisa received a Visa® gift card for showing his Riverfront pride.
- 14 Riverfront staff at a bowling event
- 15 Donation drop off to SafeBerks
- 16 Member Antolin received a Visa® gift card for showing his Riverfront pride.
- 17 Donation to Better World Books
- 18 April's Earth Day Fair at Happy Hollow Playground in Wyomissing
- 19 Bring Your Child to Work Day



Three Convenient Locations to Serve Our Members

READING

430 S 4th Street
Reading, PA 19602

M 9AM - 5PM
T 9AM - 4PM
W 9AM - 3:30PM
Th 9AM - 5PM
F 9AM - 6PM
S 9AM - 1PM

WYOMISSING

2001 Museum Road
Wyomissing, PA 19610

M 9AM - 5PM
T 9AM - 4PM
W 9AM - 3:30PM
Th 8AM - 6PM
F 8AM - 6PM
S 9AM - 1PM

ST. JOSEPH MEDICAL

2494 Bernville Road Suite 108
Reading, PA 19605

M 9AM - 4PM
T
W
Th
F 8AM - 4PM
S

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