

The Riverfront Review

Growing Stronger
 >>> Together

A Monthly Publication for the Members of Riverfront Federal Credit Union



Invest in America
 with **DRIVING the DISCOUNT**

Whatever vehicle you choose, drive away happy knowing you just did your part to invest in America.

Credit union members drive away with two great deals. A terrific discount on most new **GM** and **Chrysler** vehicles. Plus a low loan rate from your credit union!

BE DRIVEN... Find out more at LOVEMYCREDITUNION.ORG.

**New and Used Auto
 Loans as low as**

5.49%

Apply Today!

Riverfront has teamed up with GM and Chrysler to help our members Invest in America. All eligible current and new members have the unique opportunity to get a great discount on a new vehicle from GM or Chrysler. While the discounts vary depending on which vehicle you choose, everyone will drive away with a great deal. Depending on your choice, you could save up to thousands of dollars.

The deal gets even better when you finance your vehicle with us. Thanks to our low loan rates, your savings will quickly add up. And you'll be doing your part to help the local economy when you buy an American-made car and finance it through us.

Start driving your discount. For more information on Invest in America, visit LoveMyCreditUnion.org.

Rate stated is annual percentage rate. Rates are based on borrower's credit history, term and model year of vehicle. Rate of 5.49% is based on a credit score of 750 and above for a model year of 2006-2009 with repayment terms of up to 66 months. Other rates and terms are available. Rates are subject to change.



Riverfront receives the People's Choice Award for the third time in six years!

This designation is a result of a survey conducted by Polk-Lepson Research Group, an independent market research firm.

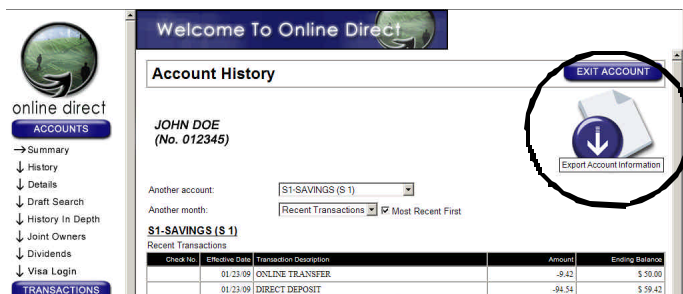
Residents surveyed chose Riverfront as the leading credit union in Berks County.

We would like to take this opportunity to thank you for your continued support.

Riverfront and its members....*Growing Stronger Together*

Online Direct Enhanced!

Online Direct users can now download their home banking data to either Intuit Quicken or Microsoft Money. If you own either of these programs, just click on the Export Account Information icon while in any Account History screen in Online Direct.



Riverfront's Annual Business Meeting will be held

Thursday, May 14, 2009 at 6:30 PM at

430 South 4th Street
Reading, Pennsylvania

Important information for IRA account holders

On December 23, 2008, President Bush signed into law the Worker, Retiree and Employer Recovery Act of 2008. This legislation affects individuals who are taking required minimum distributions (RMDs) and beneficiaries of deceased IRA holders.

Under this law, if you are an IRA holder who is age 70½ or older in 2009 or are a beneficiary of a deceased IRA holder's account, you are not required to take an RMD for the 2009 tax year. If, however, you are an IRA holder who was age 70½ in 2008 and chose to delay your first RMD payment, you still must take your 2008 RMD by April 1, 2009. Any distributions that are taken from an IRA in 2009 will not be considered RMD payments unless the payments are distributions to satisfy RMDs for the 2008 tax year.

If you are receiving automatic distributions from your IRA and would like to discontinue these payments, please contact us at your earliest convenience.

Branch Hours:

South 4th Street - Mon 9-5, Tues 9-4, Wed 9-3:30, Thurs 9-6, Fri 9-6 (Drive up opens at 8), Sat 9-12;
Shillington - Mon 9-5, Tues 9-4, Wed 9-3:30, Thurs & Fri 9-6 (Drive up opens 8:30), Sat 9-1
St. Joseph M.O.B. - Mon 9-4, Tues 9-4, Wed 11-3:30, Thurs 9-5, Fri 7-5, Sat 9-12

www.riverfrontfcu.org • Office & Dial Direct numbers: (610) 374-8351 (Local) • (800) 451-3477 (Long Distance) • FAX: (610) 374-0539

After Hour Loan (Apply for a loan after normal business hours): (877) 850-8231.

Branch Locations:

Main Office: 430 South Fourth Street • Reading, PA 19602

Shillington Branch: Shillington (Kmart) Shopping Plaza, 7 Parkside Avenue, Shillington, PA 19607

St. Joseph Medical Center: Medical Office Building, Suite 108, Route 183, Bern Township

Riverfront's ABA Routing Number (for Direct Deposit & automatic payments) 231385536

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

If your debit card is lost or stolen after normal business hours you must disable it by: Via Dial Direct - enter your account number and pin number, then enter 6# then 4# and follow the prompts. Via Online Direct choose maintenance/plastic cards. Click on the appropriate card number to disable. **To report a lost or stolen Visa**, call 800-237-6211.

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RATE CHART

New Car Loans

Up to 60 months	5.49%
61 - 66 months	5.49%
67 - 72 months	5.99%
73 - 84 months	6.49%

Used Car

Various rates depending on year of vehicle and term - 5.49% to 7.49%

Home Equity

Up to 5 years	4.74%
Up to 10 years	5.24%
15 years	5.74%
20 years	6.49%

Other Loan Rates:

Share Secured	4.99%
Express Line (variable)	9.00%
VISA	As low as 7.90%
Unsecured Fixed Rate	9.74%
Student Loans	Call RFCU
Additional loan types available.	

SAVINGS AND INVESTMENTS

Dividend-Bearing Accounts

Effective 02/01/09 **APY**

Savings, Vacation, Holiday & Escrow	0.75%
Checking	0.25%
Bonus Shares	2.00%

Money Market

\$500.00 to \$4999.00	1.20%
\$5000.00 to \$9999.99	1.35%
\$10,000.00 or more	1.60%

Traditional and Roth IRA and Coverdell Education Savings Account (CESA)

\$100.00 to \$4999.00	1.25%
\$5000.00 to \$9999.99	1.40%
\$10,000.00 or more	1.65%

Share & IRA Certificates

Term	APY
6 to 11 months	2.90%
12 to 23 months	3.10%
24 to 35 months	3.25%
36 to 47 months	3.35%
48 to 59 months	3.40%
60 months	3.65%

Promotional Certificate Rate

Term	APY
18 months**	3.50%

**Promotional certificates available for personal accounts only. Aggregate limit of \$250,000 per member.

YES\$ Certificates

Term	APY
6 to 11 months	2.95%
12 to 18 months	3.10%

Savings, investment and loan rates are effective at time of printing and are subject to change. Savings and investment rates stated are annual percentage yields. Loan rates stated are annual percentage rates. Actual loan rate will be based on the member's credit history. Call us for current rates and terms. Rates subject to change at any time.

