

The Riverfront Review

Growing Stronger
 >>> Together

Invest in America

There's never been a better time for credit union members to Invest in America. That's why credit unions have teamed up with U.S. automakers to offer members great discounts on new American-made vehicles.

All eligible current and new credit union members have the unique opportunity to get a great discount on a new vehicle from either GM or Chrysler. While the discounts vary depending on which vehicle you choose, everyone will drive away with a great deal. The deal gets even better when you finance your vehicle with us. Thanks to our lower interest rates, your savings will really add up. Visit www.lovemycrreditunion.org or call 610-374-8351 and speak to a Loan Specialist for more information.

New and Used AutoLoans as low as

5.49%

Apply Today!

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.

REINFORCING OUR COMMITMENT TO YOU

Amid the worst economic crisis since the Great Depression, Riverfront Federal Credit Union's management team and Board of Directors are reinforcing their commitment to you by issuing a special cash distribution. This special distribution returned approximately \$180,000 to the membership in the form of a bonus dividend and interest rebate.

Members of record on December 31, 2008, received a bonus dividend equal to 3% of the dividends they received from the credit union during 2008 and an interest rebate equal to 3% of the interest they paid to the credit union on their home-equity, automobile, and personal loans. Tax-favored accounts, such as an IRA or Educational Savings Account, were also eligible to receive the bonus dividend.

The interest refund and bonus dividend were credited to your primary savings account in February. The portion of the bonus dividend attributable to the dividends earned on a tax-favored account was posted to that account in February as well.

This distribution demonstrates that Riverfront's financial condition is excellent. There aren't many financial institutions that have the financial strength necessary to issue a distribution of this nature.

Our Board of Directors and management team are proud to be in a position to issue this cash distribution to you in the current economic environment. It is our way of thanking you for your continued use of our products and services, which allows us to "grow stronger together."

Sincerely yours,

Vincent Paolini
 President/CEO

John W. Kline
 Chairman of the Board

Attention college bound students!
John G. Bernheiser Educational Award applications available soon!



The John G. Bernheiser Educational Committee will select, through a random drawing, ten students who will each receive a grant of \$750 toward an undergraduate study program at a qualifying institution.

Applications for the Educational Award will be available at all of our branch locations and on our website www.RiverfrontFCU.org, beginning Wednesday, April 1, 2009. Additional information on the eligibility requirements and application process will be included in our April newsletter.

Riverfront's Annual Business Meeting will be held...

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

430 South 4th Street Reading, Pennsylvania

The Easter Bunny will be at Riverfront

Saturday, April 4, 2009 9:00am - 12:00pm at the main office

Bring your child in for a free picture and gift!

Tell us your story

We would like to hear from you! Please visit www.riverfrontfcu.org and click on "Tell Us Your Story" button on our home page to submit your comments:

- Why did you become a member of Riverfront?
- Has Riverfront helped you achieve any special goals?
- What does it mean to you to be a member of Riverfront?

Please let us know about anything else that you would like to share with us. It's because of our members that we enjoy continued success and are *Growing Stronger Together*.

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 at 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 03/01/09	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	.2.75%
12 to 23 months	.3.00%
24 to 35 months	.3.10%
36 to 47 months	.3.25%
48 to 59 months	.3.30%
60 months	.3.65%

Promotional Certificate Rate

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

YES\$ Certificates

Term	APY
6 to 11 months	.2.80%
12 to 18 months	.3.00%

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.

