

The Riverfront Review

Growing Stronger
>>> Together

A Monthly Publication for the Members of Riverfront Federal Credit Union



All you need is
right in the palm
of your hand!

Home Equity loan rates now as low as
4.74%

Use the equity in your home to consolidate debt or take care of those long overdue home improvements! With a Riverfront Home Equity loan you will enjoy:

- Competitive rates
- Financing of up to 100% of your home's value
- Convenient repayment options
- Terms up to 20 years
- Interest on your Home Equity loan may be tax deductible - consult your tax adviser

Actual interest rate will be determined based on borrower's credit history. Rate of 4.74% is for a credit score of 750 and above and is for a 60 month term. Additional terms and rates are available. Riverfront will finance up to 100% of your home's value minus any outstanding mortgages. For loans over 80% loan to value, additional rates apply. Home equity loans available in PA, MD, NJ, DE, NY and CA only. Loan must be secured by borrower's primary residence. Homeowners insurance is required. Rate stated as Annual Percentage Rate and is subject to change.

Vacation Loans now available

Sun and fun awaits you! Take advantage of rates as low as

8.99%

and pack your bags to today for the vacation of your dreams.

Visit us online at www.RiverfrontFCU.org or call 800-451-3477 to apply.

Rate stated is annual percentage rate and is based on a credit score of 750 or above. Actual interest rate will be determined based on member's credit history. Vacation Loans cannot be combined with any existing R.F.C.U. debt.



First Mortgage Financing Made Easy

Riverfront offers **first mortgage financing** through PHH Credit Union Services.

Contact PHH at 1-877-202-3580 for rates or to speak with a Mortgage Loan Consultant. A 15 minute phone call will get you an initial loan decision.

PHH offers over 60 different mortgage products. The Mortgage Loan Consultant will help guide you through all the necessary steps in helping you determine which one is right for you.

Your Mortgage Loan Consultant will then mail you a step-by-step application package for your review and signature. When PHH receives the completed package and they receive a satisfactory appraisal of the home you wish to purchase, your application is complete! Settlement can be conducted at the location of your choice!

John G. Bernheiser Educational Awards

There is still time to apply for the John G. Bernheiser Educational Awards. But hurry, the deadline is June 30, 2009.

Recipients will be chosen using a random, lottery method. For eligibility and application requirements, visit our website at www.RiverfrontFCU.org.

Kids 13 and under wanted!



Join today!

The office will be closed....

Saturday, July 4
in observance of
Independence Day



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	4.99%
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 - 4.99% to 6.99%

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 05/01/09	APY
Savings, Vacation, Holiday & Escrow	0.75%
Checking	0.25%
Bonus Shares	1.75%

Money Market

\$500.00 to \$4999.00	1.00%
\$5000.00 to \$9999.99	1.15%
\$10,000.00 or more	1.40%

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

\$100.00 to \$4999.00	1.05%
\$5000.00 to \$9999.99	1.20%
\$10,000.00 or more	1.45%

Share & IRA Certificates

Term	APY
6 to 11 months	2.15%
12 to 23 months	2.40%
24 to 35 months	2.65%
36 to 47 months	2.85%
48 to 59 months	2.95%
60 months	3.20%

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	2.20%
12 to 18 months	2.40%

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.

