

The Riverfront Review

Growing Stronger
 >>> Together

A Monthly Publication for the Members of Riverfront Federal Credit Union

Time to send the kids back to school!

Your long awaited summer vacation is over and now it's time to focus on preparing for your child to go back to school. If you are like so many other parents, you're probably thinking, "I'll worry about school shopping tomorrow" only to find tomorrow's here and you're still not prepared. Not to worry. We have a variety of loan options available to ease you through your shopping woes.



Visa credit cards with rates as low as 7.90%

Enjoy these valuable benefits with each card:

- 25 day grace period on all purchases
- No annual fee
- No cash advance fees
- No balance transfer fees



Rate stated is annual percentage rate. Rates are based on borrower's credit history.



Time for a new car?

New and used auto loan rates as low as 4.99% for 60 months!

The following is an example of monthly payments when financing for 60 months at 4.99%:

Loan Amount	Monthly Payment
\$10,000	\$188.81
\$15,000	\$283.15
\$20,000	\$377.50

Increase your negotiating power with a preapproval before you shop for your next vehicle!

Call 610-374-8351 or visit us on our website at www.RiverfrontFCU.org.

Rates are based on borrower's credit history, model year and term of loan. Rate stated is annual percentage rate and is for model years 2006-2010 with a credit score of 750 or above. Other rates/terms available.

John G. Bernheiser Award Winners

Congratulations to the following applicants who were randomly chosen to receive the John G. Bernheiser Educational Awards. Each winner will receive \$750.00 toward their education.



Kevin Pitkin - Bloomsburg University
Heather Tardif - The Pennsylvania State University
Samantha Wegman - Delaware Valley College
Kathleen Pitkin - American University
Stephanie Hausman - The Pennsylvania State University
Taylor Waligorski - The Pennsylvania State University
Bradley Schaefer - University of Pittsburgh
Ashley Hartman - Spartanburg Methodist College
Allison Rathman - Kutztown University
Marc Snyder - Letourneau University



We will be closed
Monday, September 7
 in observance of
Labor Day.

Attention College Bound Students!

If you are in need of funding for college tuition, we offer student loans!

Visit our website at
www.RiverfrontFCU.org or contact a Loan Specialist for more information.

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 08/01/09	APY
Savings, Vacation, Holiday & Escrow	0.65%
Checking	0.25%
Bonus Shares	1.60%

Money Market

\$500.00 to \$4999.00	0.95%
\$5000.00 to \$9999.99	1.05%
\$10,000.00 or more	1.30%

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

\$100.00 to \$4999.00	1.00%
\$5000.00 to \$9999.99	1.10%
\$10,000.00 or more	1.35%

Share & IRA Certificates

Term	APY
6 to 11 months	1.60%
12 to 23 months	2.00%
24 to 35 months	2.30%
36 to 47 months	2.65%
48 to 59 months	2.80%
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	1.70%
12 to 18 months	2.05%

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.

