

# Money Saving Services Means Benefits for Members

In the past, companies that offered credit union membership took pride in the fact that they were providing a safe place to save and good source for small loans. Although this is still true, today's credit unions offer much more! Members of Riverfront Federal Credit Union enjoy all the services they need to meet their day-to-day financial needs.

## Access Services:

Across town or around the world, Riverfront accounts are always within reach. With today's busy lifestyles and hectic work schedules, it's not always possible to conduct your credit union business during regular business hours. That's why Riverfront offers several options for getting money into and out of your accounts without having to visit our office. Choose from:

	Features	Benefits
<b>MasterMoney™ Debit Cards &amp; Star® ATM Card</b>	<ul style="list-style-type: none"> <li>• 24-hour Account Access</li> <li>• Worldwide ATM Locations</li> <li>• No charge for deposits or transfers</li> <li>• 6 Free ATM withdrawals per month</li> <li>• Point of Sale transaction ability</li> <li>• Line of Credit Access</li> </ul>	<ul style="list-style-type: none"> <li>• Convenient hours to fit member's schedule</li> <li>• Numerous locations to access accounts</li> <li>• Saves member money</li> <li>• Member does not have to carry cash</li> <li>• Quicker and easier than writing a check</li> <li>• Loan advances from an ATM machine</li> </ul>
<b>Dial Direct</b>	<ul style="list-style-type: none"> <li>• 24-hour Account Access</li> <li>• Accessed from any touch tone phone</li> <li>• Toll-free phone number</li> <li>• 12 FREE calls per month</li> <li>• PIN required to access account</li> <li>• Variety of transactions available</li> </ul>	<ul style="list-style-type: none"> <li>• Convenient hours to fit member's schedule</li> <li>• Use anywhere member has access to phone</li> <li>• Saves member money</li> <li>• Perform as many transactions per call as necessary</li> <li>• Flexible, convenient, and time-saving</li> </ul>
<b>Online Direct</b>	<ul style="list-style-type: none"> <li>• 24-hour, 7-day access</li> <li>• PIN# and Password required</li> <li>• Variety of transactions available</li> </ul>	<ul style="list-style-type: none"> <li>• Convenient hours to fit member's schedule</li> <li>• Security</li> <li>• Flexible, convenient, and time-saving</li> </ul>
<b>Payroll Deduction and Direct Deposit</b>	<ul style="list-style-type: none"> <li>• 24-hour Account Access</li> <li>• Accessed from any touch tone phone</li> <li>• Toll-free phone number</li> <li>• 12 FREE calls per month</li> <li>• PIN required to access account</li> <li>• Variety of transactions available</li> </ul>	<ul style="list-style-type: none"> <li>• "Out of sight" way to save</li> <li>• Easier, more convenient way to repay loans</li> <li>• No lag time. Funds available on payday</li> <li>• Saves member time, safe &amp; convenient</li> <li>• Can have funds distributed in any amount to any account</li> </ul>
<b>After Hours Loan by Phone</b>	<ul style="list-style-type: none"> <li>• Toll free phone access for loans after normal business hours, weekends and holidays</li> </ul>	<ul style="list-style-type: none"> <li>• Convenience for members</li> </ul>

## Investment Accounts

Whether you're saving for retirement, education expenses, a house or for a secure future, Riverfront has investment options to meet your needs. Enjoy above average earnings and the peace of mind of insured funds.

### Features

### Benefits

#### Money Market Accounts

- Federally insured funds
- Can be open with \$500
- Earns competitive dividends
- Can deposit thru payroll deduction
- Minimal restrictions to account
- Money market drafts available

- Your money is safe
- Low minimum balance. Inexpensive
- Earns more money than other institutions
- Easy way for members to save
- Member maintains access to funds
- Convenient & flexible access to funds

#### Individual Retirement Accounts (IRA)

- Federally insured up to \$100,000 in addition to \$100,000 for other types of savings held
- Can be opened with \$1
- No annual/monthly maintenance fees
- Can deposit through payroll deduction
- Make contributions up to April 15th
- No mandatory contributions

- Money is safe and secure. Money will be there when you need it.
- Inexpensive to start a retirement investment
- Saves member money
- Possible tax advantages for members
- Gives member extra time for contributions
- Member can save at their discretion

#### Coverdell Education Savings Account (CESA)

- Same as above
- Tax free earnings if funds are withdrawn for education

- Same as above
- Tax advantages for members

#### Share Certificate

- Federally insured funds
- Earns competitive dividends
- Terms from 6 months to 5 years
- Can be Share or IRA Certificate
- Automatic renewal

- Your money is safe
- Earns more money than most institutions
- Flexibility for member
- Opportunity to invest funds for retirement at maximum annual percentage yield
- Convenient - saves member time & effort

#### Bonus Share Accounts

- Federally insured funds
- Earns dividends when balance is \$25,000 or more
- Contribute through payroll deduction
- Allows one withdrawal or transfer per month w/out penalty

- Your money is safe
- Earns more money than most institutions
- Comfortable way for members to save
- Maintain access to account without penalty

## Loan Services

Enjoy a full line of loan services with a variety of options, flexible terms, and rates you can really afford. Members can apply easily in person, online anytime, through the mail, or over the phone.

### Features

### Benefits

#### VISA® Classic, Platinum and Platinum Plus Credit Cards

- No annual fee or cash advance fee
- 25-day grace period on all purchases
- Fixed interest rate
- Free dollar limits for common carrier tickets purchased
- Ability to take cash advances
- ATM card benefit
- Verified by Visa

- Saves member money
- Never pay interest on new purchases
- No surprises
- Added value of security and protection for member's family
- Access to cash at ATMs & other institutions
- Member avoids paying \$4 monthly fee
- Online purchases have added security

#### Vehicle Loans

- Low fixed interest rates
- 30 minute turnaround time
- Repayment options: Coupon book, payroll deduction or auto transfer
- Apply by phone or online
- Clear title can be used as collateral for other loans

- Money saving benefit
- Member can receive loan quickly
- Member has convenience, flexibility, ease of repayment
- No need to come into office - saves member time & inconvenience
- Provides member with lower loan rates than unsecured loans

#### Express Line of Credit

- No application fee
- Competitive, variable interest rate
- Revolving availability of credit
- Repayment options: Coupon book, payroll deduction or auto transfer
- Instant cash advances through ATM, Express Checks, Dial Direct, Online Direct, Checking, or phone
- Serves as overdraft protection for RFCU checking account

- Saves member money
- Inexpensive unsecured credit
- As balance of line of credit is repaid, balance becomes available again
- Member has convenience, flexibility, and ease of repayment
- Member has immediate & convenient access
- Member avoids cost and inconvenience of bouncing a check

#### Home Equity Loans

- Low fixed interest rates
- Repayment options: Coupon book, payroll deduction or auto transfer
- Can apply by phone and through Online Direct
- Tax deductible interest
- Borrow up to 100% of the equity in your home less any outstanding mortgages (up to \$250,000)
- Terms up to 15 years

- Money saving benefit
- Member has convenience, flexibility, and ease of repayment
- No need to come into office. Loan can be processed and mailed to member
- Possible tax advantages
- Big borrowing power - members can utilize the funds for various purposes
- Flexible spending plans for members

#### Personal Unsecured Loans

- Low fixed interest rates
- 30 Minute turnaround time

- Money saving benefit
- Member can receive loan quickly

## Deposit Accounts

At some financial institutions, having an account means having to pay to use your own money. Not at Riverfront. As a member, you'll enjoy the services you want without all the fees and high minimum balance requirements.

### Features

### Benefits

#### Primary Savings Accounts

- Federally insured funds up to \$100,000
- \$8 minimum to open - this is waived during SEG visits
- Competitive interest
- Daily dividend calculation
- Complete access

- Your money is safe at Riverfront
- Easy to establish membership & inexpensive
- Earn money on your balance of \$50 or more
- Earns dividends on your full balance each day
- Access your funds 24 hours a day, 7 days a week

#### Checking Accounts

- Free overdraft protection
- Federally insured funds up to \$100,000
- No monthly service fee
- No minimum balance
- Interest paid on balance of \$750 or more
- No per check writing charges
- Electronic check re-ordering

- Convenient and secure, saves money
- Members are less likely to bounce a check
- Money is safe at Riverfront
- Most financial institutions charge fees
- No fee for a \$0 balance, member has more discretion over their finances
- Earns member money
- Freedom & flexibility, saves member money
- Member receives checks quickly

#### Holiday, Vacation and Escrow Club Accounts

- Federally insured funds
- Open with zero balance
- No minimum balance required
- Competitive interest
- Member can access funds on deposit

- Money is safe at Riverfront
- Inexpensive to acquire
- Convenient and cost-saving
- Earns money on full balance every day
- Accessibility

## Additional Services

Riverfront Federal Credit Union offers many other services for their members needs. The following is a list of both traditional and non-traditional financial services:

***Family Memberships • Surcharge-free ATM network access • American Express Travelers Cheques  
Credit Life & Payment Protection Insurances • AD&D Insurance • Yes\$ Accounts for Members between ages 14 to 22  
Kids Club Accounts for Children 13 years of age and younger • Overdraft Protection • Overdraft Privilege***