

The Riverfront Review

Growing Stronger
 >>> Together

New and Used Auto Loans as low as 4.49%!



If you're in the market to buy a new car or interested in refinancing your current auto loan, you just can't beat our rates. ACT NOW this rate may not be available long!

Apply today by calling 610-374-8351 or visit our website at www.RiverfrontFCU.org

Rate stated is annual percentage rate. Rates are based on borrower's credit history, term and model year of vehicle. Rate of 4.49% is based on a credit score of 750 and above for a model year of 2007-2010 with repayment terms of up to 66 months. Other rates and terms are available. Rates are subject to change.

IT'S OUR WAY OF SAYING "THANKS"

2008 was a challenging year for everyone and things didn't get any easier in 2009. In an environment that will likely be considered the worst economic crisis in history, Riverfront has issued a special cash distribution to the membership. This special distribution returned approximately \$160,000 to our members in the form of a bonus dividend and interest rebate.

Members of record on December 31, 2009, received a bonus dividend equal to 3% of the dividends they received from the credit union during 2009 and an interest rebate equal to 3% of the interest they paid to the credit union during the year 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 is the third consecutive year that Riverfront has issued a distribution of this nature and there are 800 members who received a distribution of \$50 or more.

Our Board of Directors and management team continue to work hard to increase the value of a Riverfront membership and we are proud to be in a position to issue this cash distribution to you. It is our way of thanking you for your continued support!

Sincerely yours,

Vincent Paolini
 President/CEO

John W. Kline
 Chairman of the Board

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 at www.RiverfrontFCU.org, beginning Thursday, April 1, 2010. 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 13, 2010
at 6:30PM at**

430 South 4th Street
Reading, Pennsylvania

The Easter Bunny will be at Riverfront

**Saturday,
March 27, 2010
9:00AM - 12:00PM
at the main office**

Bring your child in for a
free picture and gift!

Important information about your Visa credit card account

Effective February 22, 2010, the credit union will no longer assess an over the credit limit fee.

Cardholders will notice certain changes to their Visa statements beginning with the March 22, 2010 statement required due to recent regulatory changes, which include:

A Late Payment Warning message on the first page disclosing when a cardholder may incur a late payment fee.

A Minimum Payment Warning message on the first page disclosing how long it will take to pay off the balance if only the minimum payment is made. It also discloses the payment amount required to pay off the balance in 36 months.

Revised section that categorizes transactions, payments, adjustments, fees and interest charges that may apply to your account.

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	4.49%
61 - 66 months	4.49%
67 - 72 months	5.74%
73 - 84 months	6.24%

Used Car

Various rates depending on year of vehicle and term - 4.49% to 6.49%

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 03/01/10 APY

Savings, Vacation, Holiday & Escrow	0.65%
Checking	0.25%
Bonus Shares	1.30%

Money Market

\$500.00 to \$4999.00	0.80%
\$5000.00 to \$9999.99	0.90%
\$10,000.00 or more	1.15%

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

\$100.00 to \$4999.00	0.85%
\$5000.00 to \$9999.99	0.95%
\$10,000.00 or more	1.20%

Share & IRA Certificates

Term	APY
6 to 11 months	1.15%
12 to 23 months	1.60%
24 to 35 months	2.00%
36 to 47 months	2.35%
48 to 59 months	2.50%
60 months	3.00%

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	1.25%
12 to 18 months	1.65%

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.

