

February 2008

RIVERVIEWS

reflecting our communities' strengths

New Hazel Dell Branch



Our new Hazel Dell location has opened its doors to serve you. Located across from Wal-Mart at the corner of 88th street and Hwy 99, this full service office provides MUCH easier access, and features safe deposit boxes, two covered drive-up lanes and drive-up ATM, as well as Riverview's trademark fireplace in the lobby.

Branch Manager, **Ginger Schmidt**, her staff and **Pam Chaffee**, our Hazel Dell Mortgage Broker are extremely excited about their new office. If you have any questions or would like to discuss Riverview's local, personal service, Ginger can be reached at 360-574-2084.

New Travel Cards Replacing Travelers Cheques



Travelers Cheques are quickly becoming obsolete, with Travel Cards becoming a cash alternate when away from home. Available at any Riverview branch, Travel Cards can be used just like a debit card and are accepted anywhere you see the VISA® logo, including thousands of retailers and ATMs worldwide. The card can be opened with as little as \$100 and can hold up to \$3,000, which can be used as soon as funds are deposited and can be "reloaded". Companion cards for friends and family are also available and if the card is lost or stolen, there are emergency card and cash replacement services. Plus, since it runs through the Visa network, you will always receive the best exchange rate when traveling outside the U.S.

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Geoff Kane Receives Accomplished Under 40 Award



Riverview Mortgage Broker **Geoff Kane** has received the Accomplished Under 40 Award from the Vancouver Business Journal. A loyal alumnus of The Ohio State University, where he was an All-American in Fencing, Geoff is active in our local community assisting the Vancouver Dawn Lions, the Knights of Columbus, Portland Opportunities and Industrialization Center, and the Learning Avenues Children's Center. He has also found the time to be a youth basketball coach for the past eight years.

Always a top performer, Geoff provides his clients the highest level of local, personal service and in the past 12 months he has funded over \$42,000,000 for home purchases and land development.

Casey Ryan Receives Golden Note Award



The Gresham Area Chamber of Commerce has honored **Casey Ryan**, Vice President and Market Development Officer in our Gateway branch with a Golden Note Award for his community service in East County. Casey has worked diligently to help build a stronger community through his active engagement in numerous civic organizations. He is on the board for Habitat for Humanity, East Portland Chamber of Commerce, Child Care Development Systems and President of the East Metro Economic Alliance. Casey is also extremely active with Gresham Area Chamber of Commerce, Snow-CAP Community Charities and is a member of the Central East Rotary Club.

A proud Beaver Believer, Casey is a graduate of Oregon State University and can be found on many fall weekends working the officiating chains at OSU football games.

Get Your Finances Organized for 2008

We are into a new year and tax season is rapidly approaching. Now is the best time to get your finances organized. Here are a few tips to help you get started:

- Start a budget.
- Use financial software such as Quicken®, QuickBooks® or Microsoft® Money to track your expenditures.
- Have a convenient place for receipts that you will need for filing your taxes.
- Keep detailed records of donations that you make. Use a software program that estimates the value of each item. Get a receipt.
- It is not too late to put money into an IRA for 2007.
- Set up a monthly payment plan to your IRA, schedule it on payday so you will never notice that it is gone.

Follow these few tips and you will find that you are saving money and things will be a lot easier come tax time.



Reduce Paperwork and Save a Tree with Combined Statements and e-Statements

Riverview customers can reduce the amount of paperwork they receive, increase security and help the environment with Combined Statements and e-Statements. With Combined Statements all of your eligible deposit accounts are printed on one statement and inserted into a single envelope. You will benefit from being able to review all of your bank activity at one time and from knowing that you've helped the environment.

e-Statements are even more convenient and more secure. You can have any or all of your deposit statements e-mailed to you. Password protected, e-Statements will not only save paper, they are delivered faster than postal mail and don't sit unsecured in your mailbox. Sign up for Combined Statements and/or e-Statements at any Riverview Branch.

Riverview Welcomes New Mortgage Brokers

Fixed Interest Rates at lowest level since mid-2005

We're pleased to announce Beth Faulkner, Greg Cox and Jerry Brown have joined Riverview Mortgage.

A graduate of Eastern Washington in Nursing, **Beth Faulkner** will be based in our 162nd Place branch. An active member of the Clark County

Association of Realtors and the Washington and National Association of Mortgage Brokers, Beth brings over five years of local lending experience. Dedicated to the health of newborns, Beth continues to work with local Legacy hospitals as an RN in the Neonatal Intensive Care Unit. Beth can be reached at 360-883-2211.

For over 20 years, **Greg Cox** has developed a reputation for his expertise in HUD, FHA and VA lending as well as reverse mortgages. Located in our Longview office, Greg brings his entrepreneurial expertise in developing new markets and ensuring his clients fully understand the loan programs available to them. Active in the community Greg is a proud supporter of the Relay for Life, Sno-Cap Charities and the Head Start program.

Also working in our Longview office, **Jerry Brown** joins Riverview after working for Greg for several years. A Clark County native, Jerry has over five years of local lending experience focusing on FHA and first time homebuyer programs. Greg and Jerry can be reached at 360-636-2685.

Riverview Mortgage is dedicated to providing our clients with knowledgeable, trustworthy and realistic advice on how to manage their mortgage needs. On February 7th, the national average interest rate on 30-year, fixed-rate mortgages dropped to 5.67%, which is the lowest since June 2005. If you have an Adjustable Rate Mortgage or have considered refinancing, call your local Riverview branch. We're here to help.



Beth Faulkner



Greg Cox



Jerry Brown

Tradition of Giving Continues



Ron Wysaske, Riverview President, and elves pose for picture in the 400+ gifts collected for foster kids this year.

The employee-owners of Riverview continued a 26-year tradition with the **Shirley DuPaul Gifts for Kids in Care** program. This year 135 Employees purchased over 400 Gifts for 184 Foster Kids including 100 Kids in Clark County, 30 from Multnomah and every Foster Child in Skamania and Klickitat Counties.

Participants were provided with the names and wish lists for up to six children; then purchased and wrapped new gifts for the Holidays. Many of these children would not have received a single Holiday gift if it were not for this program. Our hope is that we were able to bring a brighter Holiday Season to these children.

Donation Bin
November—January
Fill-A-Bag
17,406 pounds of food
Over \$14,000 collected
Total Value: \$40,217

February, March & April
Our Bins will benefit
Doernbecher Children's Hospital

Donation Bins are located on the teller line in every Riverview branch.
Funds will be matched by a Riverview donation.

We thank you for your generosity.

162nd Place
(Russian)
1901-E N.E. 162nd Avenue
Vancouver, WA 98684
(360) 883-2770

Aumsville
112 Main Street
Aumsville, OR 97325
(503) 749-1200

Battle Ground
15 N.W. 13th Avenue
Battle Ground, WA 98604
(360) 687-5104

Camas
700 N.E. Fourth Avenue
Camas, WA 98607
(360) 834-9997

Clackamas Loan Center
(Spanish, Filipino, Bisaya)
9220 SE Sunnybrook Boulevard
Suite 420
Clackamas, OR 97015
(503) 652-0900

Gateway
10401 N.E. Halsey St.
Portland, OR 97220
(503) 251-1074

Goldendale
412 S. Columbus
Goldendale, Washington 98620
(509) 773-5719

Hazel Dell
1220 NE 88th Street
Vancouver, WA 98665
(360) 574-2084

Longview
1011 Washington Way
Longview, WA 98632
(360) 636-1650

MacArthur
(Cambodian)
915 MacArthur Boulevard
Vancouver, WA 98661
(360) 258-3423

Orchards
(Samoan, Japanese, Ukrainian, Russian)
11505-K N.E. Fourth Plain Rd.
Vancouver, WA 98662
(360) 254-7089

Portland Downtown
315 S.W. Fifth Avenue
Portland, OR 97204
(503) 221-5801

Riverview Center
ATM/Night Deposit
(German, Spanish)
17205 S.E. Mill Plain Boulevard
Vancouver, WA 98683
(360) 834-2231

Salmon Creek
(Russian)
800 N.E. Tenney Road, # D
Vancouver, WA 98685
(360) 571-2300

Stevenson
225 S.W. 2nd Street
Stevenson, WA 98648
(509) 427-5603

Tech Center
(Russian, Ukrainian)
320 S.E. 192nd Avenue
Vancouver, WA 98683
(360) 514-5196

Vancouver Main
900 Washington Street
Suite 100
Vancouver, WA 98660
(360) 693-7086

Washougal
3307 Evergreen Way
Washougal, WA 98671
(360) 835-2127

White Salmon
(Icelandic, Spanish)
330 E. Jewett Boulevard
White Salmon, WA 98672
(509) 493-3449

Wood Village Wal-Mart
(Spanish, Samoan)
23500 N.E. Sandy Boulevard
Wood Village, OR 97060
(503) 492-4113

MEMBER
FDIC 

www.riverviewbank.com
24-HOUR PHONE LINE
(888) 834-6561