

Spring 2008

RIVERVIEWS

reflecting our communities' strengths

Dozer Day

Join us Saturday, May 17th for a family event where kids get to ride on dozers, dump trucks, and lots of other heavy equipment.

Tickets are available at our Clark County branches:

Adults - \$7 (\$10 day of event)

Seniors 60+ and Kids 2-12 - \$5 (\$8 day of event)

Kids under 2 - Free

Or you can purchase tickets online at KUPL.com, keyword: dozer day

There is more information about this Parks and Recreation fundraiser at www.riverview-bank.com/calendar.aspx or www.nutterfoundation.org.

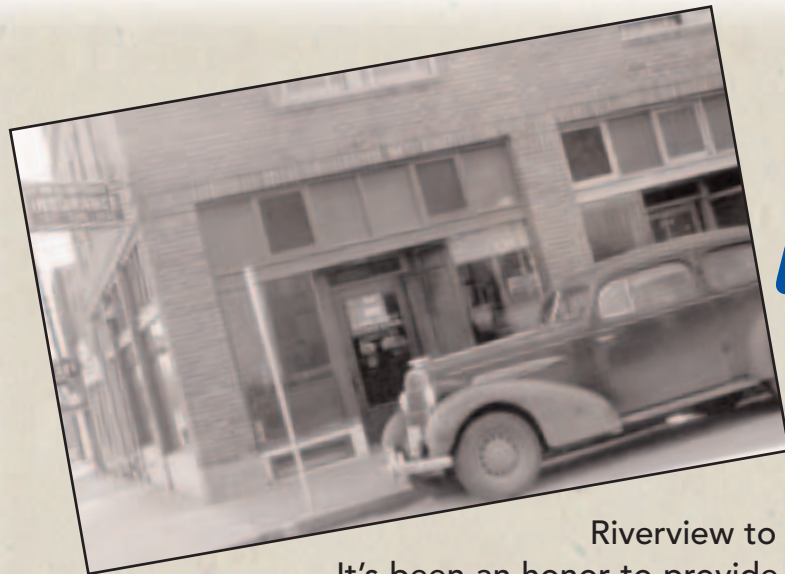
Saturday, May 17th
11 am - 6 pm
182nd & 1st Ave.



Dozer Day 
 Where Kids Drive

ON THE INSIDE

- Need to Know about Your Credit Score
- College Rewards VISA®
- Salmon Creek Stuffs the Zoo
- Faster & Safer Social Security



Riverview Celebrates 85 Years

Thank you for choosing Riverview to be your financial partner. It's been an honor to provide local, personal service to more than four generations of Northwest families.



**Upcoming Event: East Clark County Relay For Life
May 31st, Doc Harris Stadium - Camas WA**



What You Need To Know About Your Credit Score

Low interest rates make this an excellent time to buy a new home or refinance your mortgage. Or, maybe you have your eye on a shiny new car. Before you head to the showroom to negotiate the price, there's another number that's even more important and can save you thousands of dollars over the life of any loan: your credit score.

A credit score is used to define your credit worthiness. The higher the number, the less risk you pose to a lender. On a scale from 300 to 850 it summarizes how much you owe, your ability to pay and how quickly you pay your bills. In addition to determining whether you can buy that new car, credit scores are commonly used as a tool to evaluate job applicants, set insurance rates or qualify for apartment rentals.



Clearly, a strong credit score is an important key to your financial success.

Credit Scores Can Add Up to Big Savings

When you're ready to apply for a home loan, knowing your credit score is a big advantage. Lenders use credit scores to assess risk ratings that determine mortgage rates and loan fees. The lower your score the higher the interest rate. Just a few points can add thousands of dollars to the cost of the loan and may determine

whether you'll qualify. Take a look at the chart below. Over the life of a 30-year, \$200,000 loan, just over 75 percentage points will cost a borrower nearly \$100 a month and \$35,000 in additional interest.

| Interest Rate | Total Interest over 30 years |
|---------------|------------------------------|
| 5.50% | \$208,837 |
| 5.750% | \$220,202 |
| 5.875% | \$225,937 |
| 6.125% | \$237,514 |
| 6.25% | \$243,354 |

What Can Damage Your Score and How You Can Repair It

- Always pay bills on time. One missed payment can lower a credit score. The later the payments, the more points lost. An easy way to simplify bill paying is to use Riverview's Free Online Bill Pay service. You can schedule one-time or recurring payments to be paid automatically. For more information visit your local Riverview branch or go online to: www.riverviewbank.com/internetbanking.aspx

- Watch how much you borrow. Try to keep your balance under 25% of your available credit, for example, \$2,000 on a card with an \$8,000 limit.

Additional Ways to Improve Your Credit Score

- Don't apply for credit cards you don't need. Opening too many accounts in a short period of time will lower your score.

- Some credit is better than none at all. Someone with no credit tends to be a higher risk than someone who manages credit responsibly.

- Build credibility with lenders by establishing checking and savings accounts.

If you pay your bills on time and stay well within your credit limits, but are still having trouble getting credit, the first thing to do is get a copy of your credit report. You have three credit scores, one from each of the credit reporting bureaus: Equifax, Experian and TransUnion. All are required by law to provide one free credit report every 12 months. For a copy contact: www.annualcreditreport.com, 1-877-322-8228.

Be cautious about paying a company to restore your credit for you. Anything a credit repair company can legally do, you can do yourself at little or no cost. According to the Credit Repair Organizations Act, credit repair companies cannot require you to pay until they have performed the services promised in a written contract, so never pay up-front for these services.

What's important to remember is that no one can legally remove negative information from your credit

report that is factual and current. Only diligent debt payment and time will improve your credit score. However, you can and should dispute any inaccurate or outdated information on your credit report. To do this, report your dispute in writing to the credit reporting bureau and the information provider. Clearly state the discrepancy and request that it be removed. Include copies of documents to support your request, and mail it certified, return receipt requested. Be sure to keep copies of all correspondence.

The credit reporting company must investigate and then report the results of the investigation to you in writing along with a free copy of your credit report if it results in a change. In addition, if the information provider finds your dispute is valid, it must notify all three credit reporting agencies so your credit report can be corrected. For more information about credit scores and your rights, go to: www.ftc.gov/credit.

College Rewards VISA®



Building a responsible credit history is one of the most important steps toward financial success. With Riverview's College Rewards Visa card, current college students (18 and over) can start a solid credit history without the need for a co-signer.

Here's how the rewards work: College Rewards Visa cardholders earn one point for every net purchase

dollar charged. With as little as 1,500 points you can start to redeem points for CDs, media rentals, movie tickets, electronics, restaurant certificates and much more. Plus, there's no annual fee as long as you make at least one purchase per year. Apply now and receive 1,000 bonus points the first time the card is used.

To apply for your Riverview College Rewards Visa card, or for more details, stop by your local branch or apply online at www.riverviewbank.com/loans.aspx.

Salmon Creek Stuffs the Zoo



Mary Martin, chair, Salmon Creek Hospital Foundation; Jennifer Konopasek, Salmon Creek branch manager, and Legacy Salmon Creek Hospital volunteers Sharon Sorensen, Allie Fraser and Allison Kirgiss with some of the 2,200 toys donated to Legacy Salmon Creek Hospital.

Riverview's Salmon Creek branch participated in the "Refill the Zoo" project led by Jeff Stay Agency of American Family Insurance, where they collected and donated over 2,200 stuffed animals to Legacy Salmon Creek Hospital. The toys will be given to children at Legacy Salmon Creek during outpatient treatments and hospital stays.

Want a faster and safer way to receive your Social Security check?

Then sign up today to have your Social Security checks directly deposited into your Riverview account. It's quick and easy.

With your current Social Security check in hand, go to www.GoDirect.gov:

- Select the type of payment you want converted to direct deposit from the list
- Enter your Social Security Number
- Enter the check number of your Social Security Check
- Enter the amount
- Enter your mailing address listed on the check
- Enter in the Riverview routing number 323370666 and your account number
- You will also be asked a few security questions.

You will then be taken to a page to verify that all the entered information is correct. If it is correct you have just set yourself up for direct deposit of your Social Security payment.

It could take up to 6 weeks to receive your first direct deposit. Your check will no longer be sitting in your mailbox as the money goes into your account the day your funds become available.

If you do not have access to the Internet, let us help! Any Riverview Customer Service Representative can help you sign up for direct deposit!

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

