

Fall 2008

RIVERVIEWS

reflecting our communities' strengths

A few weeks ago, the following letter to the editor was printed in several local newspapers regarding FDIC coverage. If you have any questions or concerns about FDIC coverage, please contact your local Riverview branch or call our Phone Branch at 1-800-822-2076. We'll be glad to help.



To the Editor;

Re: Federal Deposit Insurance Coverage

There has been a lot of media coverage regarding bank deposit account insurance through the FDIC. Most of this coverage states deposits are insured up to \$100,000. While this is true, it is only half the story.

On accounts in my name only, up to \$100,000 of my deposits are covered. On accounts in my spouses name only, up to \$100,000 of deposits are covered. On accounts held in both of our names, we EACH have \$100,000 coverage. That is \$400,000 coverage right there. It also doesn't include the \$250,000 coverage, EACH, for retirement accounts. That's potentially \$900,000 coverage for a married couple at each FDIC member bank where the individual has insured accounts.

Additionally that's before any "payable upon death" accounts, where children, grandchildren or other immediate family members are listed as beneficiaries.

FDIC coverage can be confusing and I recommend everyone discuss this with their local bank branch, or go to www.fdic.gov for more information.

Sincerely,

A handwritten signature in black ink that reads "Ron Wypaske".

Ron Wypaske, President
Riverview Community Bank

Now you can invest in Riverview's Certificate of Deposit Account Registry Service, or CDARS[®], and be eligible for FDIC insurance on every dollar, up to \$50 million. Using CDARS, we will place your funds with multiple FDIC-insured institutions. One Bank. One Rate. One Statement. For more information contact your local Riverview branch or call our Phone Branch at 1-800-822-2076.

ON THE INSIDE

Overdraft Protection
Riverview Support Helps
Feed Thousands
CDARS
Riverview Employee
Raises \$10,000 For
Breast Cancer



Never Worry With Savings Overdraft Protection

With Riverview's Savings Overdraft Protection we help take the worry out of balancing your checking account. Mistakes can happen, especially if more than one person writes checks on the same account, and with returned check fees from banks and merchants as high as \$50, Riverview's Savings Overdraft Protection can help prevent a costly oversight and preserve your credit rating. Here's how it works: Riverview will automatically transfer funds from your savings account every time your checking account balance drops below zero. Any checks

will be covered up to the available balance on your savings account for a five-dollar transfer fee.

To setup Savings Overdraft Protection visit your local Riverview branch. It only takes a minute and provides invaluable peace of mind...just in case.

Riverview Support Helps Feed Thousands

With the holidays approaching, Riverview customers have an opportunity to help those in our communities struggling to feed their families. Each year Riverview participates in two critical food drives: Vancouver's Walk & Knock and Fill-A-Bag.

WALK & KNOCK

In December, Riverview will help kickoff the 24th annual Walk & Knock program, Clark County's largest food drive, providing about one third of the annual food donations for Clark County's 12 food banks. Over 148,000 grocery bags will be distributed through The Columbian newspaper and other sponsors, including Riverview Bank branches in November and December. On Saturday, December 6, donors are asked to fill the bags with nonperishable food items and leave them on their doorstep for pickup by thousands of volunteers. Food and cash donations can also be made at all Clark County Riverview branches starting mid- October.

FILL-A-BAG

In an effort to reach other communities, the Fill-A-Bag program was developed by Riverview four years ago in Stevenson, Washington. Now it has expanded into White Salmon and Goldendale, Washington, as well as Aumsville, Oregon. With the help of media and retail partners, grocery bags will be distributed throughout these communities; residents are asked to fill them with nonperishable foods and bring them to of our branches in Stevenson, White Salmon, Goldendale and Aumsville.

Collections start mid-October and continue through the end of January 2009, and Riverview will match a portion of all cash and food donations made by mid-December in both campaigns.





NOW YOU REALLY CAN

PUT ALL YOUR EGGS IN ONE BASKET

ACCESS TO \$50 MILLION IN FDIC INSURANCE

Wouldn't it be nice to have FDIC coverage on all your CDs without running all over town? Now with Riverview's Certificate of Deposit Account Registry Service® (CDARS), you can receive up to \$50 million in FDIC protection through Riverview.

How does CDARS work?

Riverview is a member of the CDARS network, which consists of nearly 2,500 FDIC banks across the country. When you deposit a large amount with us, we place your funds into CDs issued by other Network Members. The CDs are in increments of less than \$100,000 so that both principal and interest are eligible for complete FDIC protection.

With help from a sophisticated matching system, network banks exchange deposits on a dollar-for-dollar basis. This allows Riverview to provide you with up to \$50 million in FDIC insurance. As an added benefit, Riverview can still utilize the full amount of your deposit to invest in our local community through consumer and commercial lending and supporting numerous charitable efforts.

Why CDARS?

One Bank – You work directly with your Riverview banker. You can select from various maturities, ranging from four weeks to five years.

One Rate – For each CD Maturity term, you will receive one rate and since there are no hidden fees of any kind, the rate you see is the rate you get.

One Statement - You'll receive one regular statement from Riverview detailing all of your CDs in the CDARS program.

Of course, your confidential account information remains protected and is not shared with the participating banks.

Ask us about how CDARS can work for you the next time you visit one of our branches or call our Phone Branch at 800-822-2076.

Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement with Riverview Community Bank. The agreement contains important information and conditions regarding the placement of funds by us. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.



Riverview Employee Raises \$10,000 for Breast Cancer

Inspiring everyone at Riverview, White Salmon Assistant Manager, Diane Murphy, accomplished an amazing feat by raising an outstanding \$10,000 for the Susan G Komen Foundation's 3-Day Walk. An annual event held in many US cities, participants in the 3 Day Walk pledge to fundraise \$2,200 each and then walk a total of 60 miles over 3 days to create awareness of the need for a breast cancer cure.



With breast cancer affecting many people in her life, Diane and her two teammates, her daughter and a long time friend, went above and beyond their original goal of \$6,600.

"It was a community effort to raise this much money for the 3-Day Walk," said Diane. With her team, Diane spearheaded several fundraising events such as a Classic Car Show, a Surf and Turf Charity Dinner, and a Get out of Jail event where participants had to dial for "bail" money to be released. She also became a staple at the local Eagles Club selling her famous tacos every Sunday night.

Riverview is proud to have accomplished and dedicated employees such as Diane. When asked about participating again next year, Diane's response was, "I already signed up!"

Seasonal Holiday Bank Closures

Columbus Day – Monday, October 13th
 Veteran's Day – Tuesday, November 11th
 Thanksgiving Day – Thursday, November 27th
 Christmas Day – Thursday, December 25th
 New Years Day – Thursday, January 1st

WASHINGTON

Battle Ground
 15 N.W. 13th Avenue
 (360) 687-5104
 Mortgage - (360) 687-4273

Camas
 700 N.E. Fourth Avenue
 (360) 834-9997
 Mortgage - (360) 833-9828

Goldendale
 412 S. Columbus
 (509) 773-5719

Hazel Dell
 1220 NE 88th Street
 (360) 574-2084
 Mortgage - (360) 574-3009

Longview
 1011 Washington Way
 (360) 636-1650
 Mortgage - (360) 636-2685

MacArthur
(Cambodian)
 915 MacArthur Boulevard
 (360) 258-3423
 Mortgage - (360) 418-0467

Orchards
(Samoan, Japanese, Ukrainian, Russian)
 11505-K N.E. Fourth Plain
 (360) 254-7089
 Mortgage - (360) 254-2568

Riverview Center
ATM/Night Deposit
(German, Spanish)
 17205 S.E. Mill Plain Boulevard
 (360) 834-2231
 Mortgage - (360) 514-5032

Salmon Creek
(Russian)
 800 N.E. Tenney Road, # D
 (360) 571-2300
 Mortgage - (360) 571-2254

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

Tech Center

(Russian, Ukrainian)
 320 S.E. 192nd Avenue
 (360) 514-5196
 Mortgage - (360) 892-7021

Vancouver Main
 900 Washington Street
 Suite 100
 (360) 693-7086
 Mortgage - (360) 694-6950

Washougal
 3307 Evergreen Way
 (360) 835-2127

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

162nd Place
(Russian)
 1901-E N.E. 162nd Avenue
 (360) 883-2770
 Mortgage - (360) 883-2211

OREGON

Aumsville
 112 Main Street
 (503) 749-1200

Clackamas Loan Center
 9220 SE Sunnybrook Boulevard
 Suite 430
 (503) 652-0900
 Mortgage - (503) 652-0904
 and (503) 652-0906

Gateway
 10401 N.E. Halsey Street
 (503) 251-1074
 Mortgage - (503) 262-6311

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

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

Riverview Asset Management - 877-993-5550



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

