

WINTER 2010

# RIVERVIEWS

reflecting our communities' strengths

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## Fill-A-Bag - 175,000 Pounds

We are now in the last few weeks of our annual Fill-A-Bag program. The generosity and support seen in our communities has been overwhelming. As of Christmas, food and cash donations are the equivalent of **175,000** pounds of food!

This year, the Fill-A-Bag program was expanded into Gresham. Our community partners have brought enormous energy to the food drive and are cultivating huge support...but we aren't done yet!

All Riverview branches are accepting food and cash donations for the local food banks until mid-January.



## Tornado Relief



As you probably heard, when the Aumsville tornado touched down, it damaged dozens of homes and buildings. While most structures were insured, life during the repair process is difficult. Just trying to stay warm and dry with a damaged roof and no electricity is quite a challenge.

The community has rallied together to help their neighbors regroup and rebuild. To aid in the relief efforts, **Julie Wisser**, Riverview's Aumsville Branch Manager, worked with the City of Aumsville to administer a donation account to help provide

temporary assistance for those impacted.

If you'd like to donate to the Aumsville Tornado Relief Fund, contact your local Riverview branch.



# Giving Tradition Continues at Riverview



The Employee-Owners of Riverview Community Bank marked 29 years of tradition by donating nearly 400 gifts to foster children through the Bank's "Shirley DuPaul - Gifts for Kids in Care" program. Every year, the Department of Social and Health Services coordinates this program for foster children in Vancouver, Portland and Klickitat County.

The foster children were asked to make a "wishes and dreams" list. Riverview employees then randomly draw names and personally buy gifts for their child. The lists included everything from Barbies to bicycles, but following a national trend, this year there were more requests for basics, such as jeans, sweatshirts, boots and socks. Over 100 Riverview employees purchased gifts for 130 foster children in hopes of making this Holiday season brighter.

Kim Capeloto, Executive Vice President, and his little helpers with over 400+ gifts collected for foster kids this year.

## Prepare For Tax Time

While creating your plan for financial security and growth this year, take the time to get organized for the rapidly approaching tax season. By being thorough and organized, you'll save time this spring and prevent any costly mistakes.

Here are some quick tips:

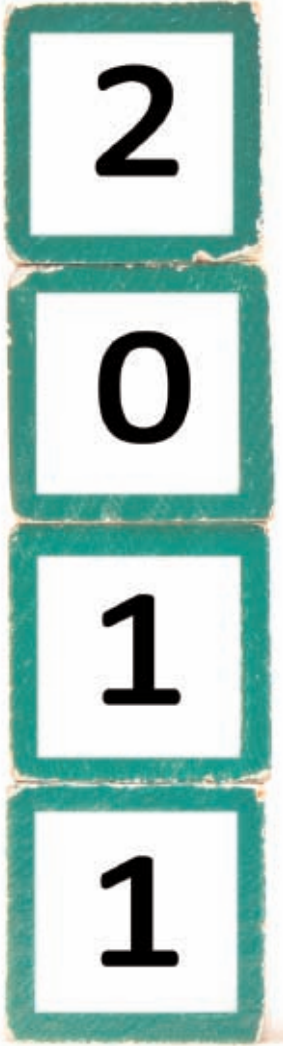
- Organize early. January is the best time to start as you can keep the system in place all year long.
- Create a convenient filing system to place all tax paperwork throughout the year.
- Separate your pertinent paperwork and information into categories such as:
  - Wage information

- Interest and dividend income
- Deductible expenses such as mortgage interest, property taxes, and child care
- Keep detailed records of donations that you make. Use a software program that estimates the value of each item. Get a receipt!
- It's not too late to put money into your IRA for 2010. You have until April 15th to put money into your IRA for 2010.
- Setup a regular savings plan to your IRA for 2011. Scheduling the transfers on paydays means you won't even notice the money is gone.

Organization will save you time, money, and prevent mistakes. Following these tips throughout the year will ease the stress come tax time.



# 2011 - New Year Financial Checklist



- 1. Set a specific goal to focus on:** Want to pay off credit card debt, save for a vacation or emergency fund, or build that retirement nest egg? Look at your budget and determine a realistic goal with actual numbers and dates that you can strive for.
- 2. Use financial software:** Seeing where your money goes each month can help you determine where you can make adjustments to your budget. Download your account history at RiverviewBank.com directly into the software program.
- 3. Prioritize paying off debts:** If possible, apply more than the minimum payment due and see your debts begin to shrink. Use tools such as Internet Banking, Bill Pay, and automatic payments to ensure your bills get paid on time each month keeping your rates steady and credit in good standing.
- 4. Save, Save, Save:** Take advantage of automatic savings plans. You will be far more likely to save when your money is automatically transferred into your savings account before you can get your hands on it.
- 5. Establish a retirement plan:** Saving for retirement should start as early as possible, adding up to big returns years from now with tax advantaged retirement accounts such as an IRA. Expecting a tax return this spring? Place it in an IRA knowing your return will be much larger years from now in retirement. Talk to your Riverview banker about the many retirement planning options available.

This is your year to take control of your personal finances and we're here to help!

## Pay Your Bills in 5 Minutes

Resolve to be more organized this year, get your finances in shape, or just save time? Bill Pay, a free service for our Internet Banking users, will help you accomplish all these goals.



Quit taking the time to write out monthly checks, stuffing envelopes, and buying stamps. You can pay all your bills online in just minutes. From recurring monthly bills to a one-time expense, you can schedule payments up to a year in advance. You tell us who to pay, the amount, and the payment date. Riverview does the rest...and changes can easily be made any time before the processing date. Each payment is itemized on your statement so you know who you paid, the date and the amount.

Sign up today at RiverviewBank.com. For assistance getting the most out of Internet Banking and Bill Pay, contact your local branch or call our Riverview Phone Branch at (800) 822-2076.



# Employees on the Move



## Jule Woodruff

Senior Vice President, Jule Woodruff, has been promoted to manager of our Operations and Information Technology departments. While many of you will remember Jule from her 12 years as our Hazel Dell branch manager, she has spent the last seven years as our Retail Service Coordinator, ensuring our branch customer service and daily operations are of the highest quality. Dedicated to the fight against cancer, Jule served as co-chairperson of the Relay For Life of Clark County for most of the past decade.



## Jennifer Konopasek

Jennifer was recently appointed to replace Jule Woodruff as Vice President - Retail Service Coordinator. Jennifer was our Salmon Creek branch manager since 2006, and has been with Riverview for over ten years. Her hard work, leadership, and dedication to providing the best in customer service, will serve her well as she

takes on this important role. Jennifer is also active with the North Salmon Creek Neighborhood Association as a Board Member and also a member of the Hazel Dell/Salmon Creek Business Association and Salmon Creek Lions.



## Sharif Burdzik

Sharif, with over 15 years of branch management experience, joins Riverview as Vice President and Branch Manager of our Salmon Creek office. Active in our community, Sharif is a 2009 graduate of Leadership Clark County, is the current President of the Hazel Dell/Salmon Creek Business Association, and is founder and Chair of the Fourth Plain International

Food Festival. He serves on numerous boards for non-profit organizations that benefit our community.

## WASHINGTON

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

**Camas**  
(Ilocano, Sign)  
700 N.E. Fourth Avenue  
(360) 834-9997

**Goldendale**  
412 S. Columbus  
(509) 773-5719

**Hazel Dell**  
(Russian, Ukrainian,  
and Sign Language)  
1220 NE 88th Street  
(360) 574-2084  
Mortgage - (360) 574-3009

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

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

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

**Riverview Center**  
ATM/Night Deposit  
(German, Italian, Portuguese,  
Spanish, Tagalog)  
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

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

**Wood Village**  
Wal-Mart  
(Russian)  
23500 N.E. Sandy Boulevard  
(503) 492-4113

Riverview Asset Management  
877-993-5550

Phone Branch  
800.822.2076

M-Th 8am-5pm, Fri 8am-5:30pm  
Sat 9am-1pm

24-Hour Phone Line  
(888) 834-6561

RiverviewBank.com

