

September 2006

RIVERVIEWS

reflecting our communities' strengths

ON THE INSIDE

MARKET PLUS
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Internet Banking
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EARN ABOVE MARKET RATES

Earn Above Market Rates with Riverview's MARKET PLUS Account.

In managing your finances, you understand the need for liquidity and maximizing your earned interest. With this in mind, our MARKET PLUS account is available to all Riverview checking clients with direct deposit or our new Companion Checking account. The MARKET PLUS Account, with above market rates, is perfect for people who maintain higher balances and desire the convenience of periodic withdrawals. With an opening minimum deposit of \$5,000 and our tiered interest rates, the more you save, the more you earn. Rates as of 9/27/06.

5.18%
APY FOR BALANCES
OF \$50,000 OR MORE

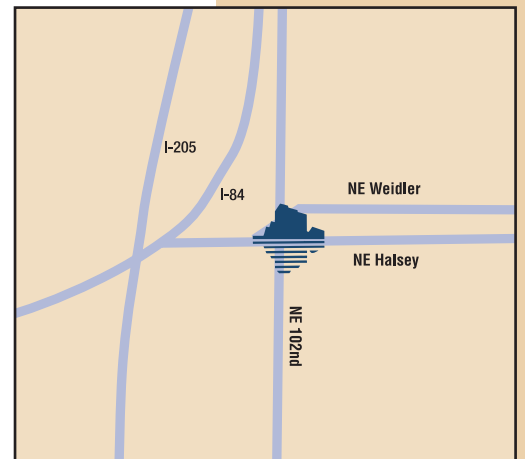
4.66%
APY FOR BALANCES
\$5,000 TO \$49,999

Your Riverview branch staff is eager to assist you in selecting the right checking product and set up your payroll, Social Security or other retirement direct deposits.

Gateway Branch

OUR NEW GATEWAY branch will be opening in early November to better serve our customers on Portland's east side. Vice President Dean Sterner will manage both Gateway and the Portland Downtown offices. Located at NE 104th and Halsey, the full service branch features a drive-up window, drive-up ATM and safe deposit boxes.

Gateway is our third Portland area branch and will also be the new home for our six commercial lenders of the Portland Business Banking team, headed up by Senior Vice President, Jim Seltmann.

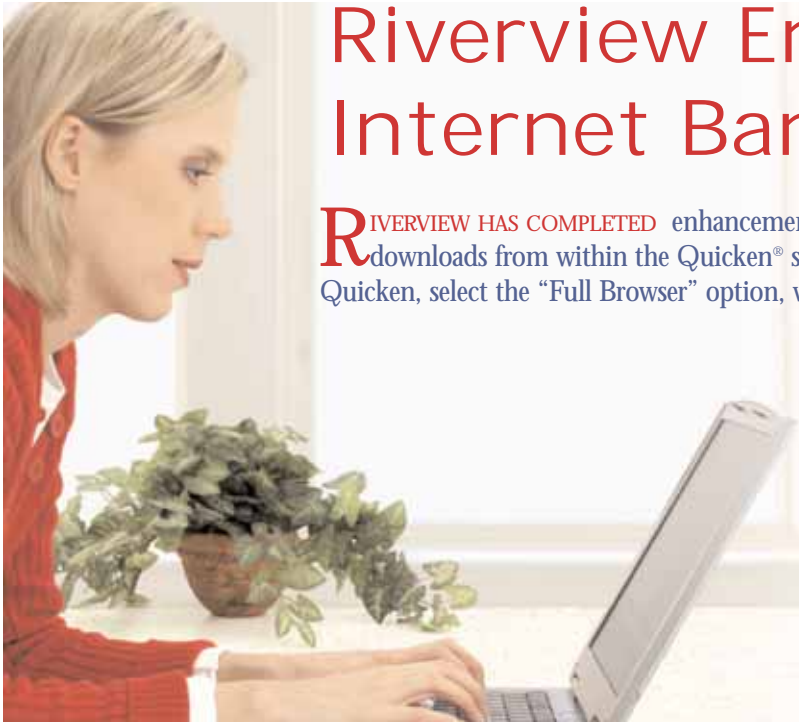


Dean Sterner



Jim Seltmann





Riverview Enhances Internet Banking

RIVerview HAS COMPLETED enhancements to our Internet Banking system. You can now initiate data downloads from within the Quicken® software or from the Internet Banking program. From within Quicken, select the “Full Browser” option, when the login screen appears.

We have also improved the transaction descriptions on your statements, Internet Banking history screen and the Quicken download so that they show the entire vendor name.

Riverview continuously strives to provide our customers the latest in banking technology... upgrading our service to make your banking experience as positive and efficient as possible.



For the seventh year, Riverview was a Platinum sponsor of the Relay for Life, the biggest fundraiser of the year for the American Cancer Society. With teams in the East Clark County and West County Relays, Riverview and its customers raised over \$17,000 through sponsorships, fundraisers and employee participation. The Relay for Life is a 24-hour event designed to celebrate survivorship and raise money for research, advocacy, education and patient services.

October through December will benefit local Food Banks

Donation bins are located on the teller line in every Riverview branch.

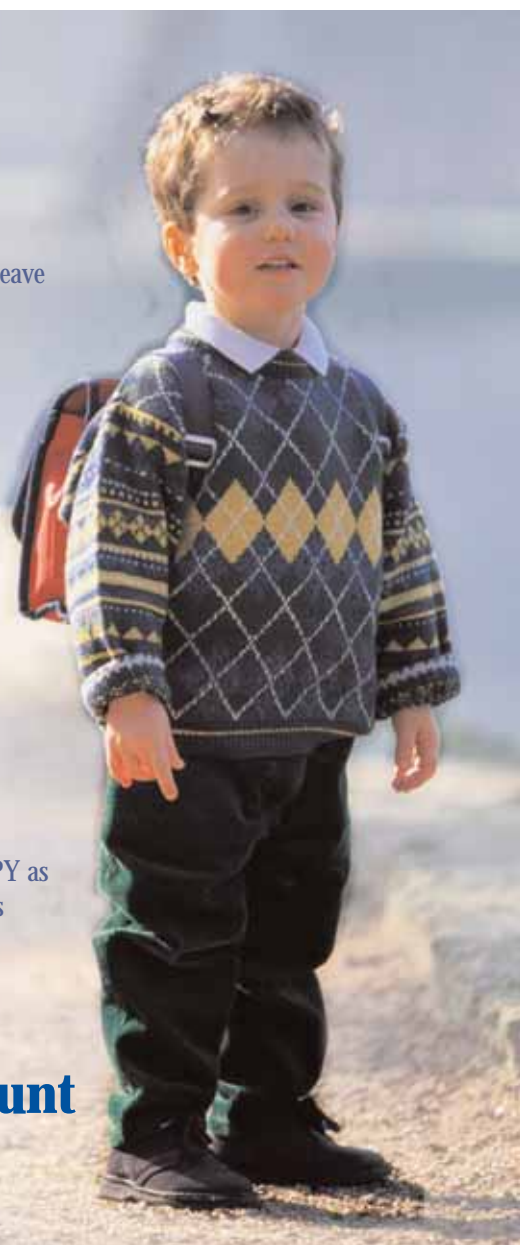
Funds will be matched by a Riverview donation.

We thank you for your generosity.

Shareholder Watch

At their meeting on September 20, 2006, your Board of Directors of Riverview Bancorp, Inc. (Nasdaq: RVSb) declared a \$0.10 per share cash dividend to be paid October 16, 2006 to shareholders of record on September 30, 2006. The company's 36th consecutive quarterly cash dividend is a 5% increase over the prior quarter's dividend, after adjusting for last month's 2-for-1 stock split.

Invest Now in Your Child's Future



AS THE NEW school year begins, your children move one year closer to the day they leave for college. It brings up that age old question of how you are going to handle the rising cost of a higher education.

It's never too soon to save with a Coverdell Education Savings Account (CESA).

Now you can contribute up to \$2,000 per year to a CESA for each child under the age of 18. Although the contribution itself is not deductible the funds accumulate tax-free. You have until April 15, 2007 to make a contribution for 2006.

Funds withdrawn from a CESA for school expenses are generally not taxed at the time of withdrawal. In addition to college, you may use these funds for primary and secondary school expenses. Computer technology, equipment, Internet access and other related services may be paid tax-free from the account if used by the student or their family while the child is in school.

Start saving now for your child's education by coming into a Riverview branch and opening a CESA with an 18 month variable IRA account, which was paying 4.58% APY as of September 27, 2006. Always consult a tax professional when you have any questions concerning possible tax consequences.

Riverview 18 Month Variable CESA Account

CESA - Coverdell Education Savings Account - Contribution Plan

Monthly Deposit	5 Years	10 Years	15 Years
\$25	\$1,808	\$3,954	\$6,651
\$50	\$3,490	\$7,750	\$13,104
\$75	\$5,172	\$11,546	\$19,557
\$100	\$6,854	\$15,342	\$26,010

Institution	In-State Tuition 2006-2007
Central Washington University	\$4,806
Clark College	\$2,704
University of Washington	\$5,532
Washington State University	\$5,432
Western Washington University	\$4,738
Oregon State University	\$5,442
Portland Community College	\$3,120
Portland State University	\$4,961
Southern Oregon University	\$4,986
University of Oregon	\$5,613

Assumes 4.58% APY as of 9/27/06 and account opened with \$100



Riverview People on the Move!



Pam Chaffee

PAM CHAFFEE has moved to the Hazel Dell branch. A Clark County native, Pam has over 20 years of experience in management, underwriting and funding of mortgage loans. With her strong knowledge of the local market, she is one of the top lenders in the region. Active in the community, Pam is passionate about working with Clark County womens shelters, volunteering in the school systems, and is a Past President of the Columbia River Council of the Girl Scouts.

Following in the footsteps of his father, Ed Rachetto, retired Riverview Mortgage Manager; **Josh Rachetto** has joined Riverview as a Mortgage Broker at our Tech Center branch. Armed with the same passion and drive as his dad, Josh finds rewards in helping his clients realize their home ownership dreams. A new Vancouver Rotarian, Josh is a co-founder of the family support group "Raising Celiac Kids".



Josh Rachetto



David Sumpter

David Sumpter has joined Riverview as Vice President/Commercial Loan Officer for our Portland Downtown and Gateway offices. A proven leader with over 10 years of banking and investment experience, David is dedicated to providing his commercial clients the highest level of service. A Clackamas Rotarian, David is a member of the SMART Reading and Lunch Buddy Mentor programs at Clackamas Grade School.

- 162nd Place**
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
- Gateway**
10401 NE Halsey St.
Portland, OR 97220
(503) 251-1074
- Goldendale**
412 S. Columbus
Goldendale, Washington 98620
(509) 773-5719
- Hazel Dell**
7735 N.E. Highway 99
Vancouver, WA 98665
(360) 574-2084
- Longview**
1011 Washington Way
Longview, WA 98632
(360) 636-1650
- MacArthur**
915 MacArthur Boulevard
Vancouver, WA 98661
(360) 258-3423
- Orchards**
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
17205 S.E. Mill Plain Boulevard
Vancouver, WA 98683
(360) 834-2231
- Salmon Creek**
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**
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**
330 E. Jewett Boulevard
White Salmon, WA 98672
(509) 493-3449
- Wood Village**
Wal-Mart
23500 N.E. Sandy Boulevard
Wood Village, OR 97060
(503) 492-4113



www.riverviewbank.com
ADVANTAGE PHONE LINE
888-834-6561



FEE SCHEDULE

Beginning November 1, 2006, the following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace lost ATM/Check Card	\$5.00
ATM cash withdrawal from Checking or Statement Savings account(s) at ATMs we do not own or operate	\$1.00
Dollar limit.....	\$500.00
Transfer funds to another account at ATMs from Checking or Statement Savings account(s) at ATMs we do not own or operate	\$1.00
Dollar limit	\$500.00 per withdrawal
Balance inquiry at ATMs for Checking or Statement Savings account(s) at ATMs we do not own or operate	\$1.00
Check and deposit slip printing	(fee depends on style ordered)
Check Cashing Fee (non-customer or unavailable balance) ...	\$10.00
Money orders	\$3.50
Bank checks	\$4.00
Traveler's checks	no charge to customers
Deposited checks (and other items) returned unpaid	\$6.00
A deposit account is escheatable if for five years there has been no activity to the account and the balance is less than \$500.00. At the fifth year, the bank subtracts \$25.00 from the account and the balance in the account is turned over to the state.	
Garnishments, attachments, levies	\$25.00
Overdraft (each debit or check paid)	\$27.00
Overdraft (each item returned)	\$26.00
Savings withdrawals (over 3 per month)	\$1.00 each
Savings balance less than minimum	\$5.00 per month
Account activity printout	\$2.00
Account research	\$25.00 per hour
Account balancing assistance	\$20.00 per hour
Copies of checks	\$2.00 each
Copies of statement	\$2.00 each
Check Imaging Statements	\$4.00 per month
Business CD Rom (per CD)	\$10.00 per month
Stop payments (all items)	\$20.00
Automated transfer of funds for overdraft protection from Savings or Line of Credit	\$5.00
Telephone transfers via call to branch	\$1.00
Telephone transfers via Voice Response Unit	no charge
Domestic wire transfers Outgoing	\$20.00
Incoming	\$25.00 for non-customer \$10.00 for customer
Foreign wire transfers outgoing	\$40.00
Coin purchase or deposit	\$.10 per roll
Currency purchase or deposit	\$.50 per thousand
Night deposit bag	\$25.00
Night deposit key	\$20.00
Safe deposit box key	\$20.00
Business ATM/Check Card	\$25.00
Business ATM/Check Card (each additional card)	\$15.00
Analzyed account fees Maintenance fee	\$10.00 per month
Each check written	\$.10
Deposit	\$.20
Each deposited item	\$.05
Internet Banking Personal	no charge
Business	\$12.95 per month
ACH transaction charge	\$.10 each
Check cashing fee (non-customers & unavailable balances)	\$10.00



P.O. Box 872290
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