

Spring 2006

RIVERVIEWS

reflecting our communities' strengths

Is It Time to Consolidate Your Debts?



YOU'VE SEEN IT ON THE NEWS and on your credit card and Home Equity Line of Credit statements. The Prime Lending rate has risen from 4.0% to 7.5% creating a huge jump in your monthly payments. With another increase predicted in March, it is time to take a look at those lines of credit, credit cards and mortgages with variable interest rates. A home equity loan with a fixed interest rate could save you a lot on money.

Riverview may have the answer. **We are offering home equity loans with rates as low as prime minus 0.50% fixed on a 15 year term.*** And, there are no points or fees on loans under \$100,000 when using tax assessed value. This is not a line of credit, but a loan that can be used to consolidate your debts into one low fixed interest rate and monthly payment. For example, the monthly payment on a \$50,000 15 year loan at 7.25% interest would be just \$456.43 per month.

The interest that you pay on a Home Equity Loan may also be tax deductible.** Of course, you should check with your tax advisor about the deductibility of interest and charges. At Riverview, you work with local loan officers who live and work in the area. In most cases, loans are approved in 48 hours and backed by the local, personal, service that our customers have learned to expect from Riverview.

Brenda from compliance says: *As of 3/29/06, our Home Equity Loan Annual Percentage Rates range from prime minus 0.50% to 9.75%, for loan amounts of \$20,000-\$100,000, with an 80% Loan to Value. The prime minus 0.50% is for a \$50,000 loan with a 15 year term and requires automatic payment from a Riverview checking account, otherwise 0.25% higher. Estimated closing costs ranges from \$200 - \$700, with no closing costs for credit amounts up to \$100,000 when tax assessed values are used. **Check with your tax advisor regarding the deductibility or interest and charges.

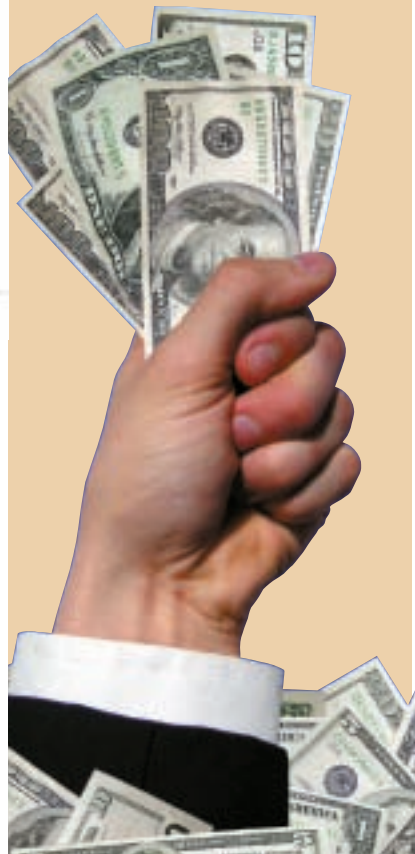
ON THE INSIDE

Consolidate your debts

IRAs offer great ways to save

Help your CPA

New Branch Managers



Account Access: System Upgrade Alert

On April 24, Riverview is launching an upgraded Free Internet Banking and Free Bill Pay service. The new system will offer enhanced bill pay functionality, such as improved reporting and the ability to pay bills from more than one account. You will also be able to create and utilize expense categories that will assist you in managing your accounts.

Important: The Bill Pay service will be unavailable from Tuesday, April 18th until the morning of Monday, April 24th. During this time you will not be able to access or initiate

any new Bill Payment requests. If you have any Bill Pay requests that need to be processed, they must be initiated before midnight on Monday, April 17th. **www.riverviewbank.com and the Advantage Phone Line will also be unavailable from Friday, April 21, through Sunday, April 23.**

Thank you for your patience while we work to make Riverview's local, personal, service even better. We appreciate your business and your loyalty.



New Managers Named at Vancouver Main and Salmon Creek Branches



Madalynne Spencer



Randy Ellis



Jennifer Konopasek

AFTER SIX YEARS as Vice President and manager of the Vancouver Main branch, Madalynne Spencer retired in March to be near her family in Montana. Spencer's more than 24 years of banking and management experience were a great benefit to Riverview. "Madalynne's contributions to Riverview have been immense and are very much appreciated," said Jim Baldwin, Senior Vice President of Retail Banking.

Randy Ellis was appointed to replace Spencer as Vancouver Main's branch manager. Vice President and manager of the Salmon Creek branch since 2001, Ellis is a Northwest native with over 21 years of area banking experience. "Randy's extensive experience, strong commitment to customer service, business development and networking skills will serve him well in this crucial new role," said Baldwin.

Previously branch supervisor at Salmon Creek, Jennifer Konopasek will celebrate her sixth anniversary with Riverview as the new branch manager, a promotion that utilizes her 10 plus years of local banking experience. "Jennifer's contributions to the success of the Salmon Creek branch have been enormous," said Baldwin. "She is clearly ready to use her considerable skills along with her knowledge of the customer base and the Salmon Creek area to succeed in this new role."

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

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

**Officers' Row
Lending Center**
800 Officers' Row, Suite B
Vancouver, WA 98661
(360) 694-6950

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-NEW
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-NEW
320 S.E. 192nd Avenue
Vancouver, WA 98683
(360) 514-5196

Vancouver Financial Center
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



Donation Bin
Nov-January
Local Food Banks
Value \$23,371.69

**In February-April
our Bins will benefit**

YTEENS

**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.

