

Summer 2008

RIVERVIEWS

reflecting our communities' strengths

Riverview Business VISA® Credit Cards

We understand it takes a lot to run a business. We also know how important it is to keep your business and personal expenses separate. This is why our Business Visa credit card can benefit even the newest and smallest businesses. It will help you manage cash flow, account for company purchases or reimbursing employee expenses and much more.

With three different cards to choose from, we know you can find one to meet your needs.

The **Visa Business Travel Card** is the premier credit card for the business traveler with the best rewards and privileges. You can earn unlimited points to be redeemed for travel, cash rebates or merchandise, while earning DOUBLE points for all travel and lodging. You will also have access to a concierge service, discounts up to 60% off standard rates at over 8,000 different hotels and motels and exclusive reservations for dining.

The **Platinum Business Rewards Card** is for the business that wants no annual fee but still wants to receive rewards on their purchases. All points earned can be used on travel, merchandise, gift certificates and cash rebates.

The **Visa Business Card** is your standard credit card with no annual fee and all the benefits that the Visa logo provides.

Whichever card you choose: Visa Business Travel, Platinum Business Rewards or Visa Business Card, you will be sure to get the same great card benefits of:

- Access to reports that categorize and detail your company spending by merchant, employee or purchase type
- Have the option of consolidated or individual monthly billing
- Have your company name on your credit card
- Building credit history for your business without a minimum time in business requirement

For more details or to **apply online** go to www.RiverviewBank.com/loans.aspx, or visit your local Riverview branch.

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Where do you want to be in 10, 20 or 30 years? At Riverview, we provide the tools to help you reach your financial goals. When planning for your future, there are a lot of details to consider and many important questions to ask. For example:

- Should I buy or rent?
- How much house or car can I afford?
- Is refinancing a good idea?
- When I retire, how long will I be able to make withdrawals from my IRA?

The **Financial Tools and Calculators** section of www.RiverviewBank.com is an excellent resource for answers to these and many other critical questions. You'll find personal, home and financial planning links, as well as investment, lease and retirement calculators. It's like having your own financial planner at your service 24 hours a day.

If you want to know how your savings can add up to a million dollars, there's a calculator for that. Or you can work out a payment plan to pay off your credit cards. You can also compare pension and payout options, investigate loan choices and determine how much you can borrow. Let's say you have \$200 extra a month to put toward savings. Which would give you a bigger financial advantage —\$200 deposited monthly in a Roth IRA account for 30 years, or a \$200 monthly mortgage prepayment?* You can find the answer to that question too. Visit your local branch or www.RiverviewBank.com today to learn more about how our financial programs and services can help turn your financial dreams into reality. Start today to plan for tomorrow.

*Example: \$200 per month deposited in a Roth IRA for 30 years with a 6% annual rate of return would yield \$189,739.63. A mortgage prepayment of \$200 per month on a \$250,000, 30-year loan with a 6% interest rate would save \$62,314.35 in interest and shave nearly eight years off the life of a 30-year loan.

Annual Meeting Set For July

2008

Riverview's annual shareholder's meeting will be held Wednesday, July 16, at the Riverview Center, 17205 SE Mill Plain Blvd. The meeting will begin at 9 a.m. with a presentation by Chris Butler, Chief Investment Officer and Portfolio Manager of Riverview Asset Management Corp. We look forward to seeing you there!

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Please note that a key element of this notice is that Riverview Community Bank does not sell or share your personal information with non-affiliated third parties.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

All of our consumer customers who have a continuing relationship with us, such as:

- Deposit account
 - Loan account
 - Safe deposit box
 - Self-directed Individual Retirement Account where we act as custodian or trustee
 - Home mortgage brokerage
- All persons who use our trust department and its services, including estate planning and financial planning
All former customers

If you share your account relationship with someone else, such as a joint holder of a checking account or a co-borrower, we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options.

Definitions:

We, our and us mean Riverview Community Bank.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A nonaffiliated third party is a company that is not an affiliate of ours.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us and with our affiliates
- Information from a consumer reporting agency

CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND AFFILIATES

We may disclose nonpublic personal information about you to our affiliates. Here are the kinds of nonpublic personal information we may disclose to our affiliates:

Transaction and experience information from our account records, such as: name, account balances, and deposit history. Federal law allows us to disclose the information listed above with our affiliates.

We may disclose nonpublic personal information about you to the following affiliate: Riverview Asset Management Company (Trust Services). We may disclose nonpublic personal information about you to this affiliate in order to provide you, our customer, with information about additional products and services.

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

Because we value our customer relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

If you decide to close your account(s) or become an inactive customer, we will follow the privacy policies and practices as described in this notice.

Summer Schedule is Heating Up

Summer is almost here and Riverview has once again teamed up with community partners to bring you a full schedule of special happenings for the entire family. All of our summer events can be found at www.RiverviewBank.com/calendar.aspx for updates.

■ FREE Six to Sunset Concerts at 6 p.m. in Vancouver's Esther Short Park:

July 10 5 Guys Named Moe
 July 17 Patrick Lamb Band
 July 24 Curtis Salgado
 July 31 Pepe & the Bottle Blondes
 August 7 The Beatniks
 August 14 Johnny Limbo and the Lugnuts



■ NEW Friday night Six to Sunset concerts AND movies at the Columbia Tech Center Park, just south of the Riverview Center at 172nd and Mill Plain. Concerts start at 6 p.m. and movies will begin around 8:30 p.m.

August 22 Norman Sylvester Band – Bee Movie
 August 29 The Reds – Harry Potter

■ Corbett Funfest:

July 4
 ■ Battle Ground Harvest Days:

July 17-19
 ■ Troutdale SummerFest:

July 19
 ■ Rockaroos Concert:

July 23 – Crown Park, Camas
 ■ West Clark County Relay for Life:

July 26-27, Columbia River High School
 ■ Mutton Bustin' & NW Bull Riding Championship at the Clark County Fair:

2 & 6:45 p.m. Entry forms will be in branches after the 4th of July, for kids over 5, weighing 45 to 65 pounds.

■ Skamania County Fair:

August 13-17
 ■ Aumsville Corn Festival:

August 23



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
 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, WA 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

