

River Valley Credit Union Website Legal Policies

Last Updated: November 12, 2025

River Valley Credit Union Website Terms and Conditions

Welcome to the official website of River Valley Credit Union (“we,” “us,” “our,” or “the Credit Union”). By accessing or using our website www.myrivervalleycu.org, you agree to be bound by these Terms and Conditions (“Terms”). Please read them carefully before using our site.

If you do not agree to these Terms, please discontinue use of this site immediately.

1. Acceptance of Terms

By using this site, you acknowledge that you have read, understood, and agree to comply with these Terms, as well as all applicable laws and regulations.

2. Authorized Use

This site is intended to provide information about River Valley Credit Union products, services, and membership. You agree to use the site only for lawful purposes and in a manner that does not:

- Violate any applicable law or regulation.
- Interfere with or disrupt the site’s operation or security.
- Attempt to gain unauthorized access to any portion of the site.
- Use bots or scrapers to collect data.

3. Online Banking and Secure Access

Some areas of the site, such as Online Banking, are restricted to members. You are responsible for maintaining the confidentiality of your credentials.

4. Information Accuracy and Availability

River Valley Credit Union strives to ensure information accuracy but does not guarantee it. All content is provided “as is.”

5. No Financial, Legal, or Tax Advice

Information provided is for informational purposes only. Consult a professional before making decisions.

6. Third-Party Links

We are not responsible for the content, privacy, or security of third-party websites linked from our site.

7. Privacy and Data Security

Your use of this site is also governed by our Privacy Policy.

8. Electronic Communications and E-SIGN

By using the site, you consent to receive electronic communications from River Valley Credit Union under the E-SIGN Act.

9. Intellectual Property

All content on this site is owned by River Valley Credit Union or its licensors. You may not copy or modify without consent.

10. Limitation of Liability

River Valley Credit Union shall not be liable for any damages resulting from use or inability to use the site.

11. Indemnification

You agree to hold River Valley Credit Union harmless from any claims arising from your use of the site.

12. Changes to These Terms

River Valley Credit Union may update these Terms at any time without notice.

13. Governing Law

These Terms are governed by the laws of Michigan.

14. Accessibility (ADA Statement)

River Valley Credit Union strives to comply with WCAG 2.1 AA standards. Contact us if you encounter accessibility barriers.

15. Regulatory Disclosures

Federally insured by the NCUA. Equal Housing Lender.

16. Contact

River Valley Credit Union | 7177 Headley St, Ada, MI 49301 | 616-787-7481 |
members@myrivervalleycu.org

River Valley Credit Union Privacy Policy

River Valley Credit Union values your privacy. This Privacy Policy explains how we collect, use, and protect your personal information when you visit www.myrivervalleycu.org.

1. Information We Collect

- Personal: Name, address, email, phone, member number.
- Non-personal: Browser, IP address, device, usage data.

2. How We Use Information

To provide services, process applications, respond to inquiries, improve our site, and meet legal obligations.

3. Sharing Information

We may share information with service providers, regulators, or law enforcement as required.

4. Cookies

We use cookies to improve user experience. You can disable them in browser settings.

5. Data Security

We use encryption, firewalls, and secure servers to protect your data.

6. Children's Privacy

We do not knowingly collect information from children under 13.

7. External Links

We are not responsible for third-party site privacy practices.

8. Changes

We may update this Policy periodically.

9. Contact

River Valley Credit Union | 7177 Headley St, Ada, MI 49301 | 616-787-7481|
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River Valley Credit Union Website Accessibility Statement

River Valley Credit Union is committed to ensuring digital accessibility for all users. We strive to meet or exceed WCAG 2.1 Level AA standards.

1. Accessibility Features

- Screen reader compatibility.
- Keyboard navigation.
- High-contrast visual design.

2. Continuous Improvement

We regularly test our site and correct accessibility issues.

3. Assistance and Feedback

If you experience difficulties using our website, contact:

Phone: 616-787-7481

Email: members@myrivervalleycu.org

Address: 7177 Headley St, Ada, MI 49301

4. Equal Opportunity

River Valley Credit Union is an Equal Housing Lender and an Equal Opportunity Employer.