



John R. Legate III – President

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Product of the Month

River Valley Credit Union has 3 Business Checking Accounts

- **Free Mobile Banking App**
- **Free E-Statements**
- **Free Business Debit Card**
- **Business Bill Pay**
- **Remote Deposit Capture** *coming soon*

Member Minute Business Spotlight

June - 2017



Who is Germantown Oil?

Germantown Oil Company is a family-owned fuel oil business started by John Legate Jr. in 1988.

We provide residential and commercial needs which include, heating oil, farm fuel, on-road fuel and on-site fleet fueling. We are located in Germantown, Ohio and currently employ 5 people.

How has River Valley partnered with you over the years?

Germantown Oil Company partnered with River Valley Credit Union 20+ years ago. They have assisted us with all of our banking and financial needs, including the purchase of 2 brand new fuel trucks in the last 2 years.

What do you do in your non-work time?

In my time away from the business, I spend time with my wife of 17 years, watching our daughter play basketball and soccer.

Who has been your greatest inspiration and why?

My greatest inspirations are my father and grandfather. They have taught me over the years to work hard, be honest, and to be thankful for what you have.

What advice would you give someone who wants to start a business?

My advise to anyone wanting to become a business owner would be to prepare to work long hours, weather the ups and downs of getting a business established and growing, and treat people (employees and customers) the way you would like to be treated.

#DreamBIG4BIZ!