

# THE CURRENT

Quarterly Newsletter | Fall 2022 | [riverfallcu.com](http://riverfallcu.com)



## What's **Kasasa**®?

It's like catching the  
**WINNING**  
**PASS**  
each month.



Free Kasasa checking throws more money your way. Earn cash rewards just for doing banking basics. That's Kasasa at RiverFall Credit Union.

## OFFICE LOCATIONS

Downtown Office  
2520 6th Street  
Tuscaloosa, AL 35401  
Fax: 205.758.3696

Northport Office  
1615 McFarland Blvd.  
Northport, AL 35476  
Fax: 205.247.4285

Highway 69S Office  
5461 Reese Phifer Ave.  
Tuscaloosa, AL 35405  
Fax: 205.759.1685

Centreville Office  
901 Birmingham Road,  
Suite C  
Centreville, AL 35042  
205.759.1505  
800.331.9880  
[riverfallcu.com](http://riverfallcu.com)

Credit Union CO-OP  
Shared Branch Locator  
888.748.3266

## HOURS

Mon. & Tue. 9am - 5pm  
Wed. 10am - 5pm  
Thu. & Fri. 9am - 5pm  
Drive Up available until  
6pm on Fridays

Telephone Banking  
205.759.3900

Fee schedule available  
at [riverfallcu.com](http://riverfallcu.com)



Ask us about  
**free Kasasa Saver!**

**SAVE MORE  
MONEY.**

**No extra effort.**

**Free Kasasa Saver includes:**

An automatic way to save more cash  
Earn really high dividends on what you save\*  
No minimum balance to earn a higher rate

**RiverFall**  
CREDIT UNION

Ask for **KASASA**

Visit [riverfallcu.com](http://riverfallcu.com) for details

## SAVE THE DATE!

**Don't miss our ANNUAL MEETING  
coming soon.**

Please mark your calendars and plan to join us on March 7th, 2023, for RCU's annual membership meeting.

The nominating committee presents the following for seats to be filled at the next election:

Greg Hurst      Board of Directors

Don Kelly      Board of Directors

Jennifer Box      Supervisory Committee

Nominations by members to fill vacancies must be made by a written nomination petition. Written nomination petitions must include the signature along with the printed name and account number of (100) members. To qualify, the nominating committee must receive petitions making nominations not less than (30) days before the announced date of the annual membership meeting.

Please send any nominations to: Nominating committee, Post Office Box 1756 Tuscaloosa AL 35403.

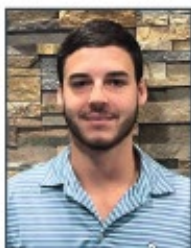
## HERE WE GROW AGAIN!

We would like to extend a warm welcome to our newest team members! Diane retired several years ago but recently decided to venture back into the working world by joining our lending team. Both Jacqi and Shica joined our Member Services Department, each with over 17 years of banking experience. Blake just recently graduated from the University of Alabama with a bachelor's degree in Finance and is enjoying working at both the Centreville and downtown branches. Hilary comes from a career in retail and customer service management as our new Marketing Director. We are glad to have this group join the team. Take a look at what they had to say:



**Diane Simpson**

"I am very excited to be here at RiverFall where it seems as if I learn something new each day as well as being around so many nice people."



**Blake Cook**

"I am thankful for the opportunity to work at Riverfall right after college. The staff has been very friendly and easy to work with and I am looking forward to the future here."



**Shica Reese**

"I am excited to be part of the RiverFall team! Looking forward to a long career at RiverFall Credit Union."



**Jacqi Crumpton**

"Everyone here has been very welcoming and helpful. I have enjoyed getting to know and service our members in Centreville and look forward to many years here."



**Hilary Nyholm**

"I am thrilled to get the opportunity to work with this amazing group of people. The welcoming culture here is unmatched, working here honestly feels like coming home."



## Holiday Skip-A-Pay

For just a small fee of \$25 per loan, you can choose to skip your November or December payment\*. The fee will not be added to the loan but can simply be transferred from your Riverfall Credit union savings or checking account. If your payment is made through payroll deduction, it will be deposited into your savings account.

Visit [riverfallcu.com](http://riverfallcu.com) for more information and look for your Skip-A-Payment coupon coming soon.

\*With approved credit, certain restrictions apply. Loan must be current and payments up to date. Fee increases to \$35/loan on request that are received after the due date of the loan. Loan must be a minimum of 6 months old to qualify. Overdraft protection loans, mortgage loans and credit cards are excluded.

## COMMUNITY UPDATE

Recently our newest Centreville branch participated in the Choctaw Spirit contest for Bibb County schools. We loved the opportunity to support this fun season of Homecoming with our members in the Centreville community.



**Accidents Happen.  
Be prepared with Accidental Death  
& Dismemberment Insurance**

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Call toll-free 1-855-612-7910

TruStage® Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CIGNA Life Insurance Company, P.O. Box 31, Weekly, A 20277-0931. The insurance offered is not a deposit and is not federally insured, sold or guaranteed by your credit union. Please policy 1013 2018 ADD-POL, CIGNA 11-2013. Product availability and features may vary by state.

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## CREDIT UNION CLOSINGS

Monday, October 10  
Columbus Day

Friday, November 11  
Veterans Day

Thursday & Friday,  
November 24 & 25  
Thanksgiving

Monday, December 26  
Christmas (observed)

## CURRENT RATES

### 15 Year Fixed Home Loan

As low as

**4.0% APR\***

### Adjustable Rate HELOC

As low as

**5.25% APR\***

### New or Used Auto

As low as

**2.49% APR\***

### Recreational

As low as

**3.5% APR\***

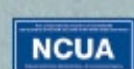
### VISA Credit Card

As low as

**12.9% APR\***

\*APR: ANNUAL PERCENTAGE RATE

Subject to credit approval.  
All Credit Union lending policies apply. Subject to some restrictions.  
All rates are subject to change.



\*Certificate and money market rates can be found on our website at [riverfallcu.com](http://riverfallcu.com)

Member accounts federally insured up to \$250,000 by National Credit Union Administration. Truth In Savings account disclosures available upon request.





## TOP TIPS TO KEEP YOUR HOLIDAYS BRIGHT



The holidays are just around the corner and searching for a great deal for that special someone can get expensive. Be creative with the funds you set aside for the holidays. (We're looking at you Christmas Club accounts!) Maybe instead of buying something new this year, you wait until it goes on sale at the end of the season. Search for deals on Black Friday or Cyber Monday so that you can make sure you are getting the best deal on the items you love.

If you usually host the big dinner, consider changing the event to a potluck where everyone can provide a homemade dish for the party. Fronting all the money for one meal can be a hassle and on top of holiday shopping can break the bank even more. If you don't want to have a potluck, you could do small plates or finger foods so people can still fill up on snacks without having a big, heavy, expensive meal to deal with.

### Five Ways to Prepare for the Holiday Season:

#### 1. Set a Budget

Be realistic about how much you are willing to spend on each individual and don't exceed that number when shopping.

#### 2. Look for Sales

Search for sales about the items on your list. Don't forget to participate in Black Friday or Cyber Monday to take advantage of huge savings. Once you have your list, compare your items to those on sale, while making sure they fit your spending parameters.

#### 3. Repurpose

Are there decorations you can use from last year that are still showcasing your holiday spirit? Maybe you have decorations you bought on sale last year you haven't even used yet! Instead of going out and buying something you want for this year, wait until the end of the year and see if that item is on sale for next year's celebrations.

#### 4. Draw Names

If you have a large family, consider drawing names instead of buying gifts for everyone. This not only saves money, but you can get a larger item tailored to the individual.

#### 5. Be Crafty

Consider making gifts instead of buying them if you have the craft bug. A homemade wreath can mean more in the long run than a scarf for that special someone. Baked goods are always a welcomed treat, and you can make a large batch to check multiple people off your list.

### 2022-2023 BOARD OF DIRECTORS:

Neal Guy, Chairman | Jack Gibson, Vice Chairman  
Andrea Fannin, Secretary | Greg Hurst, Treasurer  
Don Kelly | Marlon Murray | Nancy Terry  
Mail to: P.O. Box 1756, Tuscaloosa, AL 35403-1756  
Email: [directors@riverfallcu.com](mailto:directors@riverfallcu.com)

### 2022-2023 SUPERVISORY COMMITTEE:

Jennifer Box, Chairman | Jackie Hudgins, Secretary  
Dennis Conner  
Mail to: P.O. Box 2471, Tuscaloosa, AL 35403-2471  
Email: [supcomm@riverfallcu.com](mailto:supcomm@riverfallcu.com)