

# THE CURRENT

Quarterly Newsletter | Fall 2023 | riverfallcu.com



## What's **Kasasa**?

It's like scoring a  
**TOUCHDOWN**  
for your wallet.  
**4.00% CASH BACK**  
On everyday debit card purchases\*



### Free Kasasa Cash Back® checking makes it easy to get paid back.

To earn your rewards, enrollments must be in place and all of the following transactions and activities must post and settle to your

**Kasasa Cash Back** account during each monthly qualification cycle:

- At least 12 debit card purchases
- Be enrolled in and log into online banking

\*When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4.00% cash back on up to a total of \$300.00 on debit card purchases that post and settle to the account during that cycle period. A maximum of \$12.00 cash back payments may be earned per Monthly Qualification Cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons, and other requirements apply.

Kasasa and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A.

**RiverFall**  
CREDIT UNION  
riverfallcu.com

Ask for **free KASASA® checking**

## OFFICE LOCATIONS

Downtown Office  
2520 6th Street  
Tuscaloosa, AL 35401  
Fax: 205.707.1080

Northport Office  
1615 McFarland Blvd.  
Northport, AL 35476

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

Centreville Office  
901 Birmingham Road,  
Suite C  
Centreville, AL 35042  
205.759.1505  
800.331.9880  
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

Federally insured by NCUA



## EMPLOYEE NEWS

We want to give a warm welcome to our newest team members! Tera is a graduate of The University of Alabama (Roll Tide) and comes to us with a strong background in communications, marketing, and public relations.

Sha has over 10 years of experience in the credit union world and is highly proficient in customer service. She earned her associate degree in business management in 2021 and is currently working on her bachelor's.



**Tera Batayneh**  
Marketing Director

*"I am so excited for this opportunity to continue growing my career in a city that I love. I look forward to representing RiverFall Credit Union out in the community & engaging with the members we serve across West Alabama!"*



**Sha Harville**  
Contact Center Associate

*"I'm excited to join the team here at RiverFall Credit Union. Helping others is something I enjoy; it makes my day and provides genuine satisfaction. I look forward to serving our awesome members. I greatly appreciate the opportunity."*

## SAVE THE DATE!

Our **Annual Member Meeting** is scheduled for Tuesday, March 5, 2024.

*More details to follow soon*

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

<b>Marlon Murray</b>	Board of Directors
<b>Nancy Terry</b>	Board of Directors
<b>Dennis Conner</b>	Supervisory Committee
<b>Jackie Hudgins</b>	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 member meeting.

Please send any nominations to:  
Nominating Committee  
P.O. Box 1756  
Tuscaloosa, AL 35403

What's **Kasasa** ?

It's like **EVERY ATM**  
is your best friend.

Free Kasasa checking refunds your ATM withdrawal fees, nationwide\*. So even if you get cash at one of the big banks' ATMs, we'll pay you back. No more searching for a "free" ATM.

**RiverFall**  
CREDIT UNION  
riverfallcu.com

Ask for **free K A S A S A** checking

\*You will receive reimbursements for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during that Monthly Qualification Cycle when minimum qualifications are met. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. When your Kasasa Cash Back account qualifications are not met, no cash back payments are made, and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle.

Kasasa is a trademark of Kasasa, Ltd., registered in the U.S.A.

Federally insured by NCUA



## Holiday Skip-A-Day

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 requests 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:

RiverFall Credit Union remains committed to making a difference across West Alabama through our community reinvestment program. In August, we participated in the UNITE for Education Back-to-School Celebration welcoming back all Tuscaloosa City Schools and Tuscaloosa County School System teachers, staff, and students.

We continue to sponsor middle and high school sports teams, marching bands, and clubs, as well as other educational activities and pursuits.

Recently, we were a sponsor for the Humane Society of West Alabama's 20th Annual Canine Classic 5K and Schoolyard Roots' A Moveable Feast. We also sponsored holes for multiple area golf tournaments, all in support of great causes.

### Mark your calendars!

We are proud to be a sponsor of several upcoming family-friendly, fun-filled events and we hope you will make plans to enjoy them:

**Dogtoberfest** hosted by United Way of West Alabama's ReUnited: 10/8 at Capitol Park, 1:30 p.m.

**City of Tuscaloosa's Tech or Treat:** 10/24 at The Gateway, 6:00 p.m.-8:00 p.m.

**PARA's Boo! in the Park & Touch-A-Truck:** 10/28 at Sokol Park South, 9:00 a.m.-12:00 p.m.



**Tuscaloosa Oktoberfest 5K** hosted by Mercedes-Benz International benefitting the American Cancer Society: 10/28, 9:00 a.m. - Downtown Tuscaloosa

**Tuscaloosa Oktoberfest Festival** (post 5K) hosted by Visit Tuscaloosa: 10/28 at Druid City Social, 11:00 a.m.-5:00 p.m.

**City of Tuscaloosa's Holidays on the Plaza:** opening 11/24 at 10:00 a.m.

**PARA's 47th Annual West Alabama Christmas Parade:** 12/4, 6:30 p.m. - Downtown Tuscaloosa



### CREDIT UNION CLOSINGS

Monday, October 9  
Columbus Day  
Friday, November 10  
Veterans Day (observed)  
Thursday & Friday,  
November 24 & 25  
Thanksgiving  
Monday, December 25  
Christmas  
Monday, January 1  
New Year's Day

### CURRENT RATES

15 Year Fixed Home Loan

As low as

**6.25% APR\***

Adjustable Rate HELOC

As low as

**8.25% APR\***

New or Used Auto

As low as

**4.99% APR\***

Recreational

As low as

**7.0% APR\***

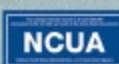
VISA Credit Card

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.



We are so excited to announce that we are a festivity sponsor for West Alabama's favorite holiday display... the Ttown Tinsel Trail! Put on your tackiest holiday sweater and meet us there! Also, be sure to look for our first ever decorated tree along the inside of the Trail.



# RiverFall

CREDIT UNION

PRESENTS



## UGLY

*sweater night*

— ≡ > ON TINSEL TRAIL < ≡ —

FRIDAY, DECEMBER 8 | 5-8 PM  
GOVERNMENT PLAZA

**TRIVIA / PRIZES**  
**UGLY SWEATER CONTEST**



TINSEL TRAIL IS A PROJECT OF  
TUSCALOOSA'S ONE PLACE,  
A FAMILY RESOURCE CENTER



#### 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)