

THE CURRENT

Quarterly Newsletter | Summer 2024 | riverfallcu.com



Introducing an all new Online Banking & Mobile App Experience!

Your Money Wherever You Need It

Our application works across your devices and is developed with industry-leading technology to deliver a smooth experience.

Transfer Funds

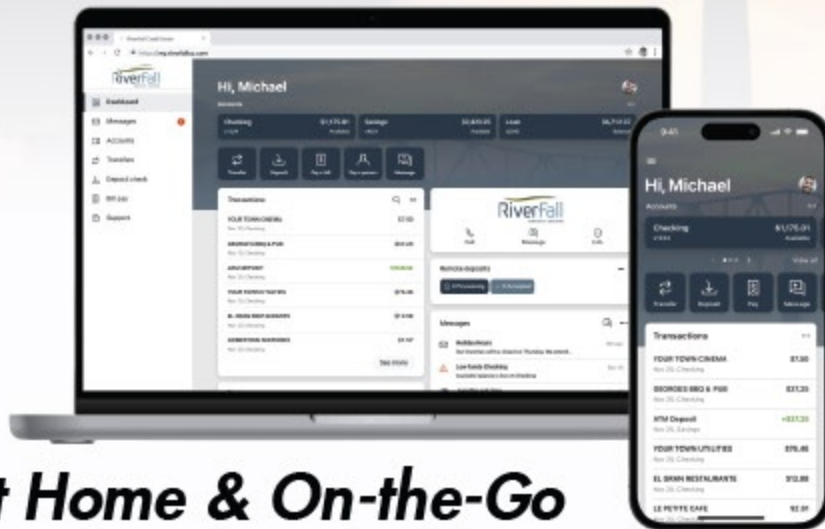
Effortlessly initiate one-time, future date, or repeating transfers.

View Balances & Transactions

Search for transactions, add a note or an image, and filter by tags. Understand your activity and find what you're looking for—fast.

Mobile Bill Pay

Pay bills or send money quickly and securely.



At Home & On-the-Go

using the same login credentials, but with a different look.

Touch ID or PIN authentication

Easily and securely log in using fingerprint or a personal identification number.

Make Deposits with a Snap of Your Camera

Deposit checks into qualified accounts using the mobile remote deposit feature.

Branch and ATM Locations

Find the nearest ATM or locate a branch using your current location.

Native Apps for iOS & Android

Truly native apps providing a superior experience on all phones and tablets.

Personalize Your App

Arrange the app's features in a way that makes the most sense to you—customize the app on a per-device basis and move things around however you like.

Coming Mid-July

OFFICE LOCATIONS

Downtown Office
2520 Gary Fitts 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

CONGRATULATIONS TO OUR 2024 RCU SCHOLARSHIP RECIPIENTS

Each year, RiverFall Credit Union awards three \$2,500 one-time college tuition scholarships to graduating seniors within our credit union family. Applications are reviewed by our Scholarship Committee and awarded based on academic record, leadership, community service, and a written essay. We are excited to announce this year's scholarship recipients:

Sarah Aaron



Sipsey Valley High School
Shelton State

Stephanie Martinez



Gordo High School
University of South Alabama



Katie Sue Mott



West Blocton High School
The University of Alabama



We appreciate the opportunity to have joined in celebrating them and their achievements! We wish them, as well as the entire graduating class of 2024, all the best in their future endeavors.

COMMUNITY UPDATE

As we enter the summer months and then begin looking toward fall, we are proud to be a sponsor of several upcoming events as part of our Community Reinvestment Program:

The City of Tuscaloosa's "Celebration on the River" (7/4), "Celebration on the Green" benefitting the Centreville/Brent Public Library (7/13), Cahaba Medical Care's 5K Run/Walk (7/13), the Chamber of Commerce of West Alabama's Adopt-A-School Kick-Off (7/31) and Golf Tournament (9/19), Visit Tuscaloosa's Oktoberfest in conjunction with the Mercedes-Benz International Oktoberfest 5K benefitting the American Cancer Society (9/21), and Schoolyard Roots' "A Moveable Feast."

MONEY CONCEPT MONDAYS UPDATE



Led by Scott Whisenant CPA/PFS, CFP

Money Concept Mondays will resume quarterly! Join us at our Downtown Office this September at 6:00 p.m. (date TBA) for our next seminar in honor of Life Insurance Awareness Month.

Scott is also currently offering life insurance reviews* at no cost or obligation. For more information, email swhisenant@moneyconcepts.com.

*A review looks at the amount, cost, type, and beneficiaries of your life insurance policies.

Be sure to follow our Facebook (@RiverFallCreditUnion) & Instagram (@RiverFallcu) for updates + announcements!

REMINDER!

RiverFall Credit Union will NEVER call, text, or email you to request sensitive information.

Scammers, impersonating RCU employees, are using automated dialing software to spoof our phone numbers. This allows them to change the caller ID making it seem like members are getting a call from us. Please be vigilant and keep your personal and financial information private. If you are unsure whether or not a call is legitimate, immediately hang up and contact us directly at 205.759.1505.

EMPLOYEE NEWS

Help us give a warm welcome to our newest team members!



De'Anthony Willis
Contact Center Associate

De'Anthony, a Tuscaloosa native who graduated from Tuscaloosa County High School in 2019, has returned to RiverFall! In addition, he is pursuing an associate's degree in biology and botany at Shelton State Community College. His prior work experience includes retail management and the child services field.

"I love connecting with new people and I'm happy to be back at home here at RiverFall Credit Union to help our members!"



Brittany Darget
Member Services Associate

Brittany is from Tuscaloosa and is a graduate of Paul W. Bryant High School. She comes to us with over five years of banking experience and more than 10 years in the customer service industry.

"I hope with my previous experience, I can make every member's interaction memorable. I love RiverFall's commitment to the community and I can't wait to see what working at RiverFall has in store for me!"



Haden Jones
Member Services Associate

Haden is from Tuscaloosa and is a recent graduate of The University of Alabama (Dec. 2023) where he earned his bachelor's in accounting... Roll Tide! His prior work background includes customer service, healthcare, and some managerial experience.

"I'm excited to finally be working in a field that's related to what I went to school for and to put the skills I've learned to use. I'm so glad to be joining this community and to have had a very heartwarming welcome from many employees already."

RELAY FOR LIFE

The Tuscaloosa County Relay for Life "Concert for a Cause" event was held Friday, April 12 at Government Plaza in Downtown Tuscaloosa. We are proud to announce that through your support, as well as the support of our business sponsors (see back page), the RCU team raised a personal best of over **\$17,000** to benefit the American Cancer Society, with close to \$65,000 raised overall. Thank you to everyone who helped us make this a record-breaking fundraising year in the fight against cancer!



CREDIT UNION CLOSINGS

- Thursday, July 4
Independence Day
- Monday, September 2
Labor Day
- Monday, October 14
Columbus Day

CURRENT RATES

15 Year Fixed Home Loan

As low as **6.50% APR***

Adjustable Rate HELOC

As low as **8.25% APR***

New or Used Auto

As low as **4.99% APR***

Recreational

As low as **7.75% 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
Member accounts federally insured up to \$250,000 by National Credit Union Administration. Truth in Savings account disclosures available upon request.

THANK YOU TO OUR RELAY FOR LIFE TEAM SPONSORS!



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CONTRACTORS LLC

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**KNIGHT SIGN
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Way Ray Shelton
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Printing • Signs • Design



southmark *design*

RC

Reach Construction
& Plumbing



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WESTERN**



*Tidmore Veterinary
Hospital*



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RIVER

CHUCK'S
FISH



Thank you for your generous support in continuing to help us do our part to fight cancer!

2023-2024 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

2023-2024 SUPERVISORY COMMITTEE:

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