

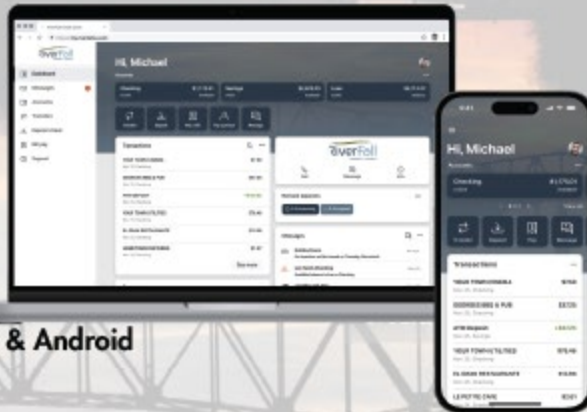
THE CURRENT

Quarterly Newsletter | Fall 2024 | riverfallcu.com



Our All-New Online Banking & Mobile App Experience is now live!

Access your account using the same login credentials, but with a new look and added features. Need assistance? Call us at 205-759-1505.



- Native Apps for iOS & Android
- Transfer Funds
- Mobile Bill Pay
- View Balances & Transactions
- Touch ID or PIN Authentication
- Make Deposits with a Snap of Your Camera
- Your Money Wherever You Need It



Don't forget to leave a review!

ROLL INTO FALL WITH AN AUTO LOAN RATE



AS LOW AS 5.49%^{APR}

APR = Annual Percentage Rate. Rate applies to new autos defined as 2024-2019 year models. All rates are subject to change without notice. Some restrictions may apply. For consumer loans, terms and rates are based on soundness of credit.



riverfallcu.com

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

EMPLOYEE NEWS

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



Kaylyn Inman
Member Service Associate

Kaylyn recently moved to Alabama with her family from Kentucky to further their ministry. She is happily married to her husband Zach and enjoys spending time with their new puppy, Clover.

"I'm so grateful for the amazing team I get to be a part of and I'm excited for my future here at RiverFall."



Kathryn Huey
Member Service Associate

Kathryn is from Randolph, AL and is a graduate of Maplesville High School. She has previous experience in both banking and customer service.

"I'm very blessed and extremely grateful to be a part of the RiverFall team. I am looking forward to seeing what is in store for me here at the Centreville branch."

We also want to congratulate long-time employee Anna Green!

Anna has been an asset to RiverFall Credit Union for the past 17 years and was recently promoted to Accounting and Core System Director.



SAVE THE DATE!

Our annual Member Meeting will be held on **Tuesday, March 4, 2025** at the Tuscaloosa River Market!



1900 Jack Warner Pkwy
Tuscaloosa, AL 35401

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

- | | |
|----------------------|--------------------|
| Neal Guy | Board of Directors |
| Jack Gibson | Board of Directors |
| Andrea Fannin | Board of Directors |

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 35405

HOLIDAY REMINDER

Christmas Club funds will be deposited into savings accounts on October 31, 2024.

Don't have one? Open a Christmas Club today and start saving for next year. You can choose when to make deposits or set up regularly scheduled automatic transfers from your checking or savings account.

SCAM ALERT

Scammers, impersonating RiverFall Credit Union and other financial institutions, are sending bogus home warranty mailers claiming the current warranty "may be expiring or may have already expired." Beware of these deceptive notices that often urge homeowners to mail a check or provide sensitive banking information. If you receive a letter in the mail that you are unsure of, whether it be a check or payment request for something such as a home warranty, contact us directly at 205.759.1505.

As a reminder, RiverFall will never call, text, or email you to request sensitive information.

**GIVE
GIFT
CARDS**
make the holidays happy

USE DOMESTICALLY EVERYWHERE DEBIT CARDS ARE ACCEPTED
Gift Cards are issued by MetaBank®, Member FDIC.



Dash Past a Payment with
Holiday Skip-A-Pay
from RiverFall Credit Union

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 to download this offer and your Skip-A-Payment coupon.

*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:

In the month of August, we enjoyed participating in Tuscaloosa City Schools' New Teacher Orientation, Tuscaloosa County School System's Back to School Summit and Vendor Fair, and Bibb County's Teacher Institute. We also had the opportunity to attend the West Alabama Chamber's Adopt-A-School Kickoff and Future Focus Conference as a sponsor of both events. We continue to sponsor middle and high school sports teams, educational activities, and community events such as Schoolyard Roots' Moveable Feast and Visit Tuscaloosa's Oktoberfest & 5K run. Additionally, we are excited 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 (10/13), City of Tuscaloosa's Tech or Treat (10/24), Hunter Whitley Chasing Freedom 5K (11/2), PARA's 48th Annual West Alabama Christmas Parade (12/9), and the City of Tuscaloosa's Holidays on the Plaza.

ADOPT-A-SCHOOL

We are proud to announce we have rejoined the Adopt-A-School program and are partnered with Echols Middle School! We are looking forward to a fun, productive, and successful school year as we work together to promote and advance the pillars of education. These include literacy, character development, elevating educators, and career pathways. Our partnership will aim to increase the number of students with perfect attendance, provide essential supplies and meals to those in need, and show appreciation for dedicated teachers.



CREDIT UNION CLOSINGS

Monday, October 14
 Columbus Day
 Monday, November 11
 Veterans Day
 Thursday & Friday,
 November 28-29
 Thanksgiving holiday
 Tuesday, December 24
 Christmas Eve
 Wednesday, December 25
 Christmas Day
 Wednesday, January 1
 New Year's 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 **5.49% 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.



*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.

We are so excited to announce we are returning as a festivity sponsor for West Alabama's favorite holiday display... T-town Tinsel Trail! Bring your *furiends* and meet us there! Also, be sure to look for our decorated tree along the inside of the Trail.

RiverFall
CREDIT UNION
presents

PET NIGHT

on tinsel trail



Sunday, December 8 • 3-5 PM
Government Plaza



Tuscaloosa City Ordinances require all pets to remain on leashes, be up to date on vaccinations, & owners are responsible for cleaning up all waste.

tinsel trail
is a
project
of:



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