



# THE CURRENT

Quarterly Newsletter | Winter 2025 | riverfallcu.com

## PROTECT YOURSELF AGAINST FRAUD & SCAMS!

### Common Types of Fraud & Scams:

Financial Institution Imposter Fraud, Check Fraud, Account Takeover, Remote Deposit Fraud, Elder Financial Exploitation, ACH Fraud, Money Mule, Spoofing, Phishing, and Romance Scams



### Tips to Protect Yourself:

- Never give out your account information, including usernames, passwords, and card numbers.
  - Never give out personal information, such as your Social Security Number, unless you know who you are dealing with.
  - Never purchase gift cards in which you provide the number to others.
  - Be cautious about who you communicate with through digital means (phone, email, etc.).
  - Do not accept funds from people you don't know.
  - Do not reply/respond to or click on links within unknown or unrequested messages.
  - If you didn't initiate the contact, go directly to the company, organization or person to verify.
- Most importantly, stop communicating with individuals you don't know or seem suspicious of. They likely aren't who they say they are and may not even reside in the country they say they do. If you are unsure, please contact us.
  - If you think this will never happen to you, or you can't believe you fell victim to a scam, you are not alone! According to the Federal Trade Commission (FTC), 298,878 scams were reported, resulting in a loss of about \$19 billion for the year. Sometimes this results from being too friendly or nice to people online, or you may be targeted through no fault of your own.
  - Fraudsters use many tools to gain your information and trust. You can be contacted by phone, text, email, mail and social media messages. Scams may involve a variety of products and services, including checks, debit cards, gift cards, wire transfers, cryptocurrency, external transfers, etc. If you are asked to purchase any of these, don't.

***If you feel like you have been a target or victim, contact RiverFall Credit Union immediately.***

- If your debit card is compromised, we will issue a new one.
- If your online banking credentials have been compromised, we can assist you.
- To protect you and your funds, we may need to issue you a new member number.

### 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 member!



**Myra Cochran**  
Training Coordinator

Myra is a native of Tuscaloosa who brings over seven years of experience in marketing, communications, and leadership, with expertise in strategic planning, employee training, and project management.

*"I'm excited to be a part of the Riverfall CU Family! My goal is to create impactful learning experiences that inspire confidence and enhance the skills of our team to deliver exceptional service."*



We also want to congratulate **Sha Harville** on her recent promotion to **Collections Associate** as well as **Jeff Cole** on achieving **40 years of dedicated service!**



# LSCU CHAPTER BANQUET

The **League of Southeastern Credit Unions (LSCU) - Tuscaloosa Chapter's annual banquet** was held in October, celebrating the credit union movement and recognizing annual service award recipients. We are so proud to have had two employees and a board member recognized for their efforts.

**Kay Lackey** received the Lifetime of Service award. Kay began her career at RiverFall in 1992 as a teller and quickly worked her way up to Loan Clerk, followed by Northport Branch Manager, and now serves as our VP of Lending.

**Greg Hurst** received the Director of the Year award. Greg has faithfully served as a member of our Board of Directors and previously served on our Supervisory Committee for just under 25 years combined. We are so grateful for his service! *Congratulations!*

**Tera Batayneh** received the Community Service award. Tera hit the ground running with community outreach after joining our team as Marketing Director in 2023. She is a member of multiple organizations including The West AL Chamber, United Way's Young Leaders Society, and Junior League. She also led and raised over \$6,300 for our Relay for Life team this past spring.



# COMMUNITY UPDATE:



Throughout the months of October, November, and December, we enjoyed being a sponsor of several community events including the United Way of West Alabama's ReUnited Dogtoberfest (our Marketing Director, Tera Batayneh, served as a judge), the Mercedes-Benz International Oktoberfest 5K followed by Visit Tuscaloosa's Oktoberfest Festival, PARA's Boo! in the Park, Touch-A-Truck, and 48th annual West Alabama Christmas Parade, the City of Tuscaloosa's Tech-or-Treat and Holidays on the Plaza, the 16th annual Arts 'n Autism Art Show, and the second annual Hunter Whitley Initiative: Chasing Freedom 5K.



During the holiday season, we had so much fun putting together our T-Town Tinsel Trail entry in the theme of Beetlejuice. We also enjoyed being the "Festivity Sponsor" for Tinsel Trail's Pet Night and we hope everyone who attended had a great time! Additionally, our Centreville Branch decorated a Grinch theme tree for Christmas on the Cahaba's Candy Cane Lane benefitting the Brent-Centreville Public Library.



## PET NIGHT

*on tinsel trail*

# ADOPT-A-SCHOOL PARTNERSHIP

Our partnership with Echols Middle School is off to a great start! We sponsored the quarterly perfect attendance donut party in October and Student of the Month pizza party in December. We also adopted five students for the holiday season through their Christmas Assistance Program and some of our employees recently had the opportunity to teach a day of classes through Tuscaloosa County's Junior Achievement.



**WIN TAX SEASON!**

**Exclusive Discounts on Tax Prep.**

And get a chance to win \$10,000.

Take advantage of special member discounts and expert tax help. Plus, as a credit union member you could enter for a chance to win \$10,000 from Love My Credit Union Rewards.



# ANNUAL MEMBER MEETING

Our annual Member Meeting will be held on **Tuesday, March 4** at the **Tuscaloosa River Market**. Please exercise your ownership rights by joining us and participating in the election of officials. A light menu will be served at 6:00 p.m. followed by a business session and door prizes.



1900 Jack Warner Pkwy  
Tuscaloosa, AL 35401

The Board of Directors has a Nominating Committee which nominates one person for each vacancy on the Board of Directors and Supervisory Committee. The nominating committee presents the following nominees:

- 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 35403

## COLLEGE SCHOLARSHIPS AVAILABLE

This spring, RiverFall Credit Union will award up to three \$2,500 college tuition scholarships to graduating high school seniors. To be eligible, the student or a member of his or her immediate family must be a member in good standing of the credit union. Immediate family is defined as the mother, father, brother, sister, or grandparent of the student.

Applications will be available on or before Friday, January 10 at area high schools and at all RiverFall branch locations. No minimum GPA, ACT, or SAT score is required; however, scholarships will be awarded based on academic performance as well as leadership, community service, and financial need. Completed applications are due no later than Friday, March 7, 2025, and must be received in our Downtown Office located at 2520 Gary Fitts Street, Tuscaloosa, Alabama.

For additional information or questions regarding RCU scholarships, please contact our Marketing Director, Tera Batayneh, at 205-707-6032 or [tbatayneh@riverfallcu.com](mailto:tbatayneh@riverfallcu.com).

### CREDIT UNION CLOSINGS

Monday, January 20  
*Martin Luther King Jr. Day*

Monday, February 17  
*Presidents' Day*

### CURRENT RATES

**15 Year Fixed Home Loan**  
As low as

**6.25% APR\***

**Adjustable Rate HELOC**  
As low as

**7.50% 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.  
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.



## Halloween fun at RiverFall!



We want to give a huge shoutout to some of our Downtown Branch employees who dressed up as our core values + Wednesday training. We were blown away by their creativity!



### Introducing RiverFall Credit Union's Core Values:

Our core values exist to guide our mission of fostering financial well-being and community engagement. We believe in making connections that bridge the gap between individuals and their financial goals, empowering our members through trust, collaboration, and transparency. These values reflect our commitment to inclusivity, integrity, and service, ensuring that every member feels valued and supported on their financial journey.



**Congratulations to our Centreville Branch on being named the Centreville Press' "Business of the month" for the month of December!**

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