

# THE CURRENT

Quarterly Newsletter | Spring 2025 | riverfallcu.com



RiverFall  
REWARDS



## Rewards are Waiting!

Earn rewards for everyday credit card purchases.

Sign in to your online banking account to access your rewards today!

### How it works:



#### Purchase

Use your rewards card wherever you shop for everyday purchases.



#### Get Notified

Notifications get sent to your phone/email after purchase.



#### Redeem

Choose option to pay with your points for your recent purchase.

### 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

*From new employees to new opportunities and retirements, we have several employee updates to share!*

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



**Antesha Burton**  
**Accounting Associate**

Antesha is a native of Tuscaloosa who comes to us with several years of customer service and banking experience. She has two daughters, ages 9 and 18, and loves spending time with them outside of work.

*"I'm excited to join the RiverFall team! I can see myself having a long and prosperous future here because serving the community is my joy. I can't wait to see where this journey leads!"*



**Kayla Jones**  
**Collections Coordinator**

Kayla, a Northport native, brings over ten years of financial and managerial experience. She is a 2013 graduate of The University of Alabama and holds a degree in criminal justice and psychology.

*"I'm really excited to be working at RiverFall because it feels as though the employees treat each other as family. I'm so thankful to be here, and I can't wait to see where this path takes me."*

## NEW OPPORTUNITIES

*We want to congratulate the following employees:*



**Peyton Cook**  
**Plastic Cards & Digital Products Specialist**

Peyton has been instrumental in the launch of several recent products and services. We are confident she will continue to grow and thrive in the digital financial products space.



**Jeremy Hudson**  
**Audit & Fraud Specialist**

Due to an exponential rise in fraud, Jeremy's focus has been shifted to manage and mitigate our fraud processes and procedures full-time.



**Shari Stockard**  
**Branch Manager, Highway 69 South**

Shari has enhanced her lending knowledge and leadership skills over the past few years. We know she will be a valuable asset to our members and the 69S team as our newest branch manager.

## HAPPY RETIREMENT

*Congratulations!*



**Jeff Cole - 40 years of Dedicated Service**

Jeff began his career at RiverFall Credit Union (formerly Tuscaloosa Teachers Credit Union) over 40 years ago in the fall of 1984. Jeff held the position of Special Services Coordinator in the Bookkeeping Department until being promoted to Branch Manager of our Highway 69 South location in 2004. Over the past four decades, Jeff has championed the cause of credit unions, assisting thousands of our members, and serving as a role model for all through his commitment to service and dedication to the community. Although he has seen changes in the financial industry, in leadership, and in the world, Jeff's loyalty to RiverFall Credit Union has remained steadfast, making him our most tenured employee. We are deeply grateful for the difference Jeff has made in the daily lives of others, and his presence will be profoundly missed!



**Diane McJenkin - 8 years of Dedicated Service**

Diane began her career at JVC, where she spent 26 years as a programmer before joining the RiverFall Credit Union team in October of 2016. She started part-time in our Accounting Department and quickly proved herself to be a valuable asset. Diane is responsible for establishing our Collections Department from scratch, initially as a full-time collector, and later advancing to the role of Collections Supervisor. Diane is always willing to help others, and her hard work and dedication will be greatly missed.



# COMMUNITY UPDATE

Throughout the months of January, February, and March, we were excited to have sponsored community events such as the West Alabama Chamber's Future Focus- Education and Workforce Conference and Northside High School's inaugural "Run to Ram Alzheimer's" 5K.

Additionally, some of our employees had the opportunity to volunteer for a day of teaching classes through Junior Achievement (JA) of Tuscaloosa County and participate in the 21st Annual Bowling Classic benefitting JA. We proudly support Junior Achievement's mission of inspiring and preparing young people to succeed utilizing community volunteers who teach prepared classroom lessons that promote financial capability, work and career readiness, and business ownership.



Our Marketing Director, **Tera Batayneh**, received the 2024 West Alabama Chamber of Commerce **Ambassador of the Year Award** at the Chamber's Annual Meeting & Awards held in January. As a Chamber Ambassador, Tera represents RiverFall Credit Union and plays a key role in welcoming new Chamber members, supporting Chamber events, and fostering connections within the business community. Her dedication, enthusiasm, and commitment to the Chamber's mission have made a lasting impact on the West Alabama Community.

## ANNOUNCEMENTS:



The annual RCU scholarship application deadline was March 7, 2025. Recipients will be announced soon! Visit the news section of our website, riverfallcu.com, for up-to-date information.



Remember your graduates with a Visa gift card! These convenient, pre-paid cards are available at all branch locations.

## IRA YEAR-END REMINDERS

- **Contribution limits** - If you're still working, review the 2024 IRA contribution and deduction limits to make sure you are taking full advantage of the opportunity to save for your retirement.

**The deadline for IRA deposits for the 2024 tax year is April 15, 2025.**

- **Excess contributions** - If you exceed the 2024 IRA contribution limit, there may be options to make a correction. Otherwise, there is a 6% tax each year on the excess amounts left in your account. Consult your tax advisor for more information.

### CREDIT UNION CLOSINGS

Monday, May 26  
Memorial Day

Thursday, June 19  
Juneteenth

### CURRENT RATES

15 Year Fixed Home Loan

As low as

**6.00%** APR\*

Adjustable Rate HELOC

As low as

**7.25%** APR\*

New or Used Auto

As low as

**5.24%** APR\*

Recreational

As low as

**7.50%** 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.



# ANNUAL MEMBER MEETING RECAP

The 72nd annual Membership Meeting was held on Tuesday, March 4, 2025 at the Tuscaloosa River Market. Thank you to everyone who joined us in exercising their ownership rights for a business session and door prizes.

Congratulations to our employees who received longevity awards for their dedicated service:

**Peyton Cook, 5 years**

**Eric Kawamura, 5 years**

**Turner Hines, 5 years**

**Scott Ryan, 10 years**

**Shelley Merriam, 15 years**

**Jeff Cole, 40 years**

Congratulations to the following officials who were elected by acclamation:

**Neal Guy** Board of Directors

**Jack Gibson** Board of Directors

**Andrea Fannin** Board of Directors



#DoYouKasasa?

It's free checking that  
**REWARDS YOU  
IN CASH.**

Ask for **Kasasa**

riverfallcu.com

**RiverFall**  
CREDIT UNION

**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.

Federally Insured by NCUA

**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