

THE CURRENT

Quarterly Newsletter | Fall 2020 | riverfallcu.com



WELCOME BACK – OUR LOBBIES ARE OPEN

It's important for you to feel good about it when you come in. So here are some safety measures we've implemented:

- Plexiglass barriers have been installed for all member service counters and offices.
- Hand sanitizer is available at all entry points and service areas.
- We wear masks, and we ask that those who enter do the same.
- The number of people allowed inside will be limited in our offices.
- Signs are on display to remind all to stay safely distanced.
- Common areas remain limited, and we are cleaning common surfaces throughout the day.
- Our employees are implementing self-check procedures and health reviews.



Always remember you can have secure, easy access to your accounts from home or wherever you are with our convenient digital services:

- Online Banking with optional Bill Pay
- Mobile Banking & Mobile Check Deposit with the free RiverFall app

Try these additional self-service options when needed:

Easy Pay – For a small transaction fee*, make loan payments or credit card payments from non-RiverFall accounts with your smartphone. Simply call or text us to request a secure payments link. *\$5.95/transaction. Accepted payments methods include debit card and bank transfer.

MyCardRules – Use this free app to instantly turn your debit card off if it's lost, stolen, or being misused. Set transactions to have a specific spending limit, get an alert every time your card is used, or decline in-store or online transactions based upon your settings.

Ask us or visit www.riverfallcu.com for more details on these great services. Visit the App Store® or Google Play™ to download these free apps.



Requires iPhone with iOS 8 or above. Compatible with iPhone, iPad and iPod Touch. Apple, the Apple logo, iPhone, iPad and iPod Touch are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple, Inc. IOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license. Requires Android 4.1 or above. Google Play, the Google Play logo and Android are trademarks of Google LLC.

OFFICE LOCATIONS

Downtown Office
2520 6th Street
Tuscaloosa, AL 35401
Fax: 205.758.3696

Northport Office
1615 McFarland Blvd.
Northport, AL 35476
Fax: 205.247.4285

Highway 69S Office
5461 Kauloosa Avenue
Tuscaloosa, AL 35405
Fax: 205.759.1685

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

SAVE THE DATE – ANNUAL MEETING 2021

Mark your calendars and plan to join us on March 9, 2021 for RCU's 68th annual membership meeting.

The Nominating Committee presents the following for seats to be filled at the next election:

Mr. Marlon Murray	Board of Directors
Mrs. Nancy Terry	Board of Directors
Mrs. Jackie Hudgins	Supervisory Committee
Mr. Dennis Conner	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 printed name and account number of (100) members and be submitted to the Nominating Committee. For qualification, the Nominating Committee must receive petitions making nominations not less than (30) days before the announced date of the annual membership meeting.

Please send nominations to: Nominating Committee, Post Office Box 1756, Tuscaloosa, AL 35403.

RIVERFALL PRESIDENT RETIRES



Diane Hester retired in August after a career that spans more than 40 years of service and dedication to our credit union.

Hired as a teller and bookkeeper in 1980, she advanced to eventually be named Senior Vice

President in 2008. Along with her many responsibilities, she was integral in our credit union's transformation in 2015 – new name, new branch design, and new offices. She led the credit union through all IT changes over the years, culminating in our data processing system conversion in 2016. Diane's hard work resulted in a new milestone when she was named President in 2017.

As President Diane led us through growth in many areas, but she was known for maintaining a keen focus on technology. She made it a priority to keep RiverFall up to date with the same products and conveniences offered by much larger financial institutions. Instant issuance of debit cards, mobile check deposit, and rewards checking accounts, just to name a few, were not optional if we were going to give our members what they deserve. She implemented a formalized strategic planning process, paving the way for open communication and collaboration between management and the Board of Directors. She added staff positions and made changes to better our internal culture – all to ensure that our credit union is a great place to work.

We truly appreciate all that she has given to our credit union members and our employees.

Please join us as we wish her a happy and well-deserved retirement!

**GIVE
GIFT
CARDS**
make the holidays happy

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

**RE-LOADABLE CARDS AND
TRAVEL CARDS ALSO AVAILABLE**

ADDITIONAL FEES AND RULES MAY APPLY.

HOLIDAY REMINDER

Christmas Club funds will be deposited into savings accounts on October 31, 2020. 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.

HOLIDAY SKIP-A-PAYMENT

from Riverfall Credit Union

For just a small fee of \$25 per loan or \$50 per mortgage 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 RCU savings or checking account. If your payment is made through payroll deduction, it will be deposited to your savings account.

Visit 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 or \$60/mortgage 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 and Credit Cards are excluded.



truSTAGE[®]

TruStage Insurance Agency

AUTO INSURANCE

**YOU JUST SAVED BIG ON YOUR AUTO LOAN, NOW
YOU COULD SAVE HUNDREDS ON CAR INSURANCE.**



Get your **FREE**, no obligation quote and see how much you could save just for being a credit union member — call 1-800-789-6286 or visit LoveMyCreditUnion.org/TruStage



**LOVE MY
CREDIT UNION[®]
REWARDS**

TruStage[®] Auto & Home Insurance Program is made available by TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy whose state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage Insurance Agency, LLC. *Average annual savings based on nationwide survey of new customers from 08/01/2015 to 08/01/2016 who reported their prior insurers' premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA. Coverage is provided on the optional Towing & Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disabilities only and may be subject to limits.

CREDIT UNION CLOSINGS

- October 12, 2020
Columbus Day
- November 11, 2020
Veteran's Day
- November 26-27, 2020
Thanksgiving Holidays
- December 24-25, 2020
Christmas Holidays
- January 1, 2021
New Year's Day

CURRENT RATES

15 Year Fixed Home Loan

As low as

3.0% APR*

Adjustable Rate HELOC

As low as

3.0% APR*

New or Used Auto

As low as

2.75% APR*

Recreational

As low as

4.0% 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

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

KASASA CARE™

Get peace of mind in your life so you can focus on living it.

Introducing Kasasa Care™. Save on health, protection, and life offers — with more coming soon!

Get peace of mind at www.kasasacare.com/riverfallcu



riverfallcu.com



Copyright © Kasasa, LTD. All rights are reserved. Kasasa, LTD. is not a chartered bank or trust company, or a depository institution. It is not authorized to accept deposits or trust accounts and is not licensed or regulated by any state or federal banking authority. Kasasa, LTD. does not directly underwrite, service, or oversee products and services related to insurance, identity theft/credit monitoring, or prescription drug discounts.

All trademarks, brands, logos and copyright images are property of their respective owners and rights holders.

COMMUNITY UPDATE

Adopt-A-School

We're excited to continue our support of Maxwell Elementary. Despite the challenges of this new school year, exciting projects are on the horizon and many of our traditional activities will continue in a virtual format. Be on the lookout for more updates to come!



RiverFall welcomed teachers back with an appreciation snack of their choice using door hanger menus!

St. Jude

Join us in October at any RiverFall office and support the lifesaving mission of St. Jude Children's Research Hospital by purchasing a \$1 Halloween pinup.

St. Jude is leading the way the world understands, treats and defeats childhood cancer and other life-threatening diseases. They are dedicated to providing the best care for patients and research that leads to cures. And remember, families never receive a bill from St. Jude for treatment, travel, housing or food—because all a family should worry about is helping their child live.



helped save kids like **Jamia**
age 4, cancer survivor



stjude.org/Halloween

**Every dollar makes a difference.
Thank you for your support!**

2020-2021 BOARD OF DIRECTORS:

Neal Guy, Chairman | Jack Gibson, Vice Chairman
Andrea Fannin, Secretary | Greg Hurst, Treasurer
Deidra Charlton | Don Kelly | Marlon Murray
Mail to: P.O. Box 1756, Tuscaloosa, AL 35403-1756
Email: directors@riverfallcu.com

2020-2021 SUPERVISORY COMMITTEE:

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