

THE CURRENT

Quarterly Newsletter | Summer 2021 | riverfallcu.com



Ask us about
free Kasasa Saver*



**SAVE MORE
MONEY**

with no extra effort.

Free Kasasa Saver includes:

- An automatic way to save more cash
- Earn really high dividends on what you save*
- No minimum balance to earn a higher rate

RiverFall
CREDIT UNION

Ask for **KASASA**

When your free Kasasa Cash or Cash Back reward account qualifications* are met during a Monthly Qualification Cycle and you have the add-on account Kasasa Saver: Average daily balances up to and including \$20,000 in your Kasasa Saver account earn a dividend rate of 0.498% resulting in an APY of 0.50%; and average daily balances over \$20,000 earn a dividend rate of 0.249% on the portion of the average daily balance over \$20,000, resulting in a range from 0.50% to 0.29% APY depending on the account's average daily balance.

When your free Kasasa Cash or Cash Back reward account qualifications* are not met during a Monthly Qualification Cycle and you have the add-on account Kasasa Saver: The entire average daily balance in the Kasasa Saver account earns a dividend rate of 0.099% resulting in an annual percentage yield of 0.10% APY.

*Visit riverfallcu.com for complete details on Kasasa Cash and Cash back reward account qualification details. All accounts are free and there is no penalty if you do not qualify.

Kasasa and Kasasa Saver are trademarks of Kasasa, Ltd., registered in the U.S.A.

Federally insured by NCUA

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

CONGRATULATIONS TO OUR RIVERFALL SCHOLARSHIP RECIPIENTS



Karleigh Wyres
Hillcrest
High School



Kristin Nicole Vice
Gordo
High School

These outstanding high school seniors were recently awarded \$2,500 each in college scholarship funds from RiverFall. Winners were selected based on academic record, leadership, community service, and essay. We wish all the best to these college bound students and to all 2021 graduates of RCU!

For additional information or questions regarding RiverFall scholarships, please contact Susan Hannah at 205-759-1505.



Coming your way!

Insurance designed for credit union members

Watch your mail for a valuable opportunity from TruStage Insurance, designed for credit union members. You deserve competitive rates, helpful guidance, and simple, straightforward insurance brought to you by your credit union. We can help you get coverage that fits your needs and your budget. It's all part of smart planning and protecting what matters most.

Call us and we'll help you understand your options so you can choose the right coverage for you and your family.

Life & Accidental Death & Dismemberment
1.855.612.7909 Auto & Home 1.888.380.9287
Visit us at [TruStage.com](https://www.TruStage.com)

TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life Insurance and ADBD Insurance are issued by CNA Life Insurance Company, PO Box 61, Waverly, IA 50677-0061. Auto and home insurance are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, held or guaranteed by your credit union. Base policy no.'s 2019-ADB-POL, E10a-014-2012. Product availability and features may vary by state.

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KASASA CARE™



Meet your defense for the digital age.

Turns out, you CAN have eyes everywhere. We scan over 600,000 pages and millions of data points every single day. And, if we suspect your identity is ever compromised, leave it all to us – with lost wallet restoration services and a Limited Power of Attorney for your peace of mind.

Identity protection is your solution to safeguard what matters most.

Get protection today at
identity.kasasa.com/riverfallcu.

EMPLOYEE NEWS

Welcome to our newest team member!

Rachel Godinez-Torres joined the Member Service department in March (2021). She has worked in customer service for over 10 years in the hospitality industry and truly enjoys

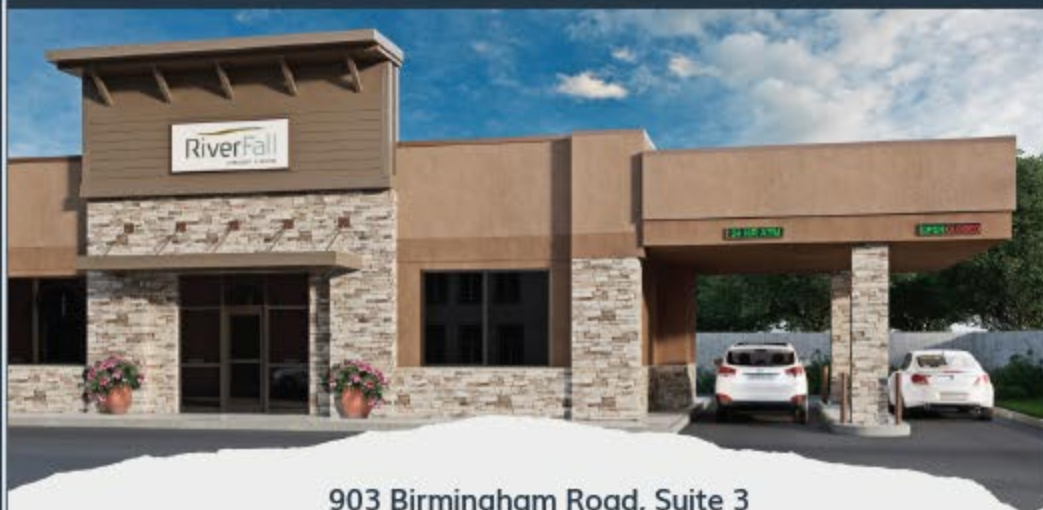


people. She has quickly become a part of the RiverFall family with her love of serving members, positive attitude, and upbeat spirit. Here's what she had to say.

"Since day one, RiverFall has felt like home to me. I love helping our members. I am so excited to be here and see where my career at RiverFall takes me."

Rachel Godinez-Torres

OPENING LATE SUMMER 2021



903 Birmingham Road, Suite 3
Centreville, Alabama



SUMMER IS HERE! GET PROTECTED BEFORE YOU HIT THE ROAD

Route 66 Extended Warranty... the most comprehensive mechanical breakdown coverage for all makes and models of automobiles is available at a great low cost to RiverFall members.

Enjoy coverage no matter where you travel throughout the United States. Multiple plan options are available. Coverage benefits may include:

- \$0 deductible (all plans)
- 30 day "free look" – cancel for any reason within first 30 days and get a full refund (unless state restrictions apply)
- Emergency Roadside Service included (up to \$50 per incident) – includes towing, lock-out service, jump starting, fuel delivery
- Rental car allowance – varies dependent on plan
- Open enrollment - at loan origination; vehicles financed elsewhere; vehicles with no lien holder
- Battery coverage – Repair or replace battery (\$65 contract limit)
- Competitive rates from a company with over 30 years of experience

All RiverFall members are eligible, so call us at 205-759-1505 to speak to a representative about this valuable protection.

CREDIT UNION CLOSINGS

July 5, 2021
Independence Day
(Observed)
September 6, 2021
Labor Day
October 11, 2021
Columbus Day

CURRENT RATES

15 Year Fixed
Home Loan
As low as
2.75% APR*

Adjustable Rate HELOC

As low as
3.0% APR*

New or Used Auto

As low as
2.49% 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 Adminis-
tration. Truth in Savings account disclosures
available upon request.

SHARED BRANCHING MAKES SUMMER TRAVEL A BREEZE

As a RiverFall member, you can bank at any branch (more than 5,000 in-network nationwide) in the CO-OP Shared Branch network. Find the CO-OP location nearest you in one of these convenient ways:

- Visit riverfallcu.com and search for shared branching. Click to Search online by ZIP code or address
- Call 1-888-SITE-CO-OP (888-748-3266) to locate a branch or 888-837-6500 for personal assistance, 24/7
- Text a ZIP code to 91989 (my coop)
- Download the free app for iPhone® | Android™

You can handle a variety of banking activities including deposits, withdrawals, funds transfer, loan payments, balance inquiries, and more. So, take that next vacay stress free knowing you can easily and conveniently bank as though you're at your home RiverFall branch.

To bank at a CO-OP shared branch location, you'll need your account number, a valid United States government-issued picture identification (with signature), and the last 4 digits of your Social Security Number.



THE 68TH MEMBERSHIP MEETING HAS NOT YET BEEN RESCHEDULED. WATCH FOR FURTHER UPDATES THIS FALL!

WE RAISED \$8,867 FOR RELAY FOR LIFE

THANK YOU RIVERFALL EMPLOYEES!

CREDIT CARD REWARDS

In just a few short weeks, you will be earning rewards on your RiverFall credit card purchases! Here's a sneak peek of the rewards website, and here are some of the incredible rewards you can earn:

- gift cards from over 100 retail partners
- prepaid visa gift cards
- cash back in the form of statement credits
- fuel redemption/pay at the pump

Points are combined automatically for your household (by member number).

Points can be gifted from a RiverFall cardholder to another RiverFall cardholder

Remember, you'll earn rewards on every dollar you spend with a RiverFall credit card. Existing card holders will be automatically enrolled and there are no new fees to earn rewards. Be on the lookout for your welcome letter soon!

TREAT YOURSELF
thanks to your purchases

- Earn everyday points**
Use your card and earn rewards on all purchases. Bonus earn 5x on gas.
- Earn bonus points**
Take advantage of extra rewards on gas, groceries and more available through the rewards website.
- Redeem on the go**
Get your rewards on the go with the mobile app.

Please be reminded of this change to our business hours:
Wednesday: 10:00am – 5:00pm
This applies to lobby hours and drive-thru hours for all RiverFall locations.
We are excited to continue our weekly staff training during this delayed opening time.

2020-2021 BOARD OF DIRECTORS:
Neal Guy, Chairman | Jack Gibson, Vice Chairman
Andrea Fannin, Secretary | Greg Hurst, Treasurer
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