

THE CURRENT

Quarterly Newsletter | Fall 2021 | riverfallcu.com



NOW OPEN!



RiverFall Credit Union is now open to serve you in your neighborhood.
We are so excited to be a part of this wonderful community.

Centreville Office
901 Birmingham Road, Suite C
Centreville, Alabama 35042

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

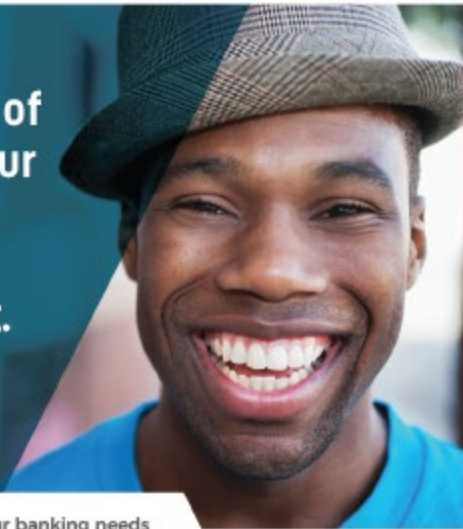
Mon. & Tue. 9am - 5pm
Wed. 10am - 5pm
Thu. & Fri. 9am - 5pm
Drive Up available until
6pm on Fridays

Telephone Banking
205.759.3900

Fee schedule available
at riverfallcu.com

KASASA CARE™

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



We've always got your banking needs covered. Now, we offer **Kasasa Care™** – an online marketplace that helps you save money on coverage that suits your lifestyle across categories like:

- Health
- Protection
- Life

Get peace of mind at kasasacare.com/riverfallcu.



68TH ANNUAL MEMBERSHIP MEETING RESCHEDULED

RiverFall Credit Union's Annual Membership Meeting will be held Thursday, October 28, 2021, at 6:00pm. The Annual Meeting is an opportunity for all members to engage and we want you to join us! In addition to our in-person meeting at Hotel Capstone, we will have a virtual option for those who wish to join from home.

If you choose not to attend in person, registration will be required to join online. Please visit our website (www.riverfallcu.com) to register, for details on how to join, and for a complete list of frequently asked questions. Once you register, a meeting invitation will be sent closer to the event date.

As a reminder, the following nominees will be presented for election at the annual meeting, each to serve a 3-year term beginning in 2021.

Mr. Marlon Murray	Board of Directors
Mrs. Nancy Terry	Board of Directors
Mrs. Jackie Hudgins	Supervisory Committee
Mr. Dennis Conner	Supervisory Committee

HOLIDAY REMINDER

Christmas Club funds will be deposited into savings accounts on October 31, 2021. 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.

EMPLOYEE NEWS

Welcome to our newest team member!



Patrick Gilbert

Patrick Gilbert joined the Member Service department in June (2021). His prior work experience in the service industry includes hospitality and retail. Patrick is a very quick learner who loves learning new things and loves helping his coworkers, so he has quickly fit in with our team! Here's what he had to say.

"I can see a bright future with Riverfall! I am excited to progress and see what opportunities present themselves to me now that I am a part of the Riverfall Family. I couldn't be more grateful to be joining such a wonderful community."

**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 Skip-A-Pay

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.



COMMUNITY UPDATE

Adopt-A-School

We're excited to announce a new partnership with Central High School!

Our plans for the year include providing lunch for students of the month, supporting Homecoming events, developing programs for resume development and job shadowing, participating with Junior Achievement, and providing snacks during testing week in the spring.

We look forward to connecting with these high school students in creative ways, with a special focus on financial education and workforce readiness skills. Be on the lookout for more updates to come!



RiverFall welcomed teachers back with breakfast from Chick-fil-A!



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TruStage® Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CNA Life Insurance Company, P.O. Box 11, Newark, NJ 07102-0011. This insurance offered in two a diagram and is not federally insured, sold on your credit union. Please policy with 2019 AED-POL, CNA-111-2012. Product availability and features may vary by state.

AD-2019-0701



CREDIT UNION CLOSINGS

- October 11, 2021
Columbus Day
- November 11, 2021
Veteran's Day
- November 25-26, 2021
Thanksgiving Holidays
- December 24, 2021
Christmas Day (Observed)
- December 31, 2021
New Year's Day (observed)

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 Administration. Truth in Savings account disclosures available upon request.



Spend. Earn. Redeem.

enjoy rewards from gift cards to cash back & beyond



USE YOUR RIVERFALL REWARDS TO REWARD YOURSELF!

Use your RiverFall Rewards credit card for all your purchases big and small. From groceries to fuel to utility bills, your everyday purchases will really pay off.

You will earn:

1 point = \$1 spent on **credit** purchases

Enjoy these great features

- ✓ An extensive rewards catalog including gift cards and cash back
- ✓ Ampre bonus point offers

Fuel With Points Redeem at the pump.

Use your rewards card at participating gas stations when fueling up and you can redeem your points for rewards at the pump.



Pay With Points Fast and convenient.

You can pay with the points you've already earned! Purchase, get notified and redeem through a 1-click redemption. A statement credit will then be applied back to your card.

Sign in to your Online Banking account and start browsing your rewards today at riverfallcu.com

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