

THE CURRENT

Quarterly Newsletter | Spring 2022 | riverfallcu.com



Debt Protection with Life Plus

Your safeguard against the unexpected.



Do everything you can to take care of the ones you love.

Debt Protection

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Debt Protection, which may cancel your loan balance or payments in case of:

- Involuntary unemployment
- Disability
- Death

Life Plus

For additional protections, Life Plus can extend your Debt Protection to address a wide range of circumstances, giving you the reassurance of knowing you've taken steps to help secure your finances.

- Accidental dismemberment
- Terminal illness
- Hospitalization or family medical leave
- Death of a non-protected dependent

Things to know about Debt Protection:



It's easy
Simple to apply for, and takes effect immediately.



It's budget-friendly
Comfortably fits into your monthly payment.



It puts you at ease
Rest easy, knowing you're taken care of in so many problem situations.

Take an important step toward financial security.
Ask us about Debt Protection with Life Plus today.

Your purchase of Debt Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply.

Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection with Life Plus. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

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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 Reese Phifer Ave.
Tuscaloosa, AL 35405
Fax: 205.759.1685

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

WELCOME TO THE TEAM

We want to welcome three team members who joined the RiverFall team in late 2021. Angie, Jeremy and Pam are all valued team members, and bring so much to the table for RiverFall. Angie comes to us all the way from Fort Wayne Indiana, with over 20 years in customer service. Jeremy is originally from Montgomery. He is a big time Alabama fan, and a huge Dallas Cowboys fan. Pam is newer to the financial institution world, but is excited to see what the future holds for her at RiverFall. We are so excited they chose to come to us! Here's what each of them had to say:



Angie

"It's the family atmosphere! My home away from home. I'm looking forward to years to share here at Riverfall"



Jeremy

"I am blessed to be here with this amazing company and see what is in store for me here during my tenure at RiverFall CU"



Pam

"I am thrilled to be a part of the Riverfall family. I am excited to learn everything possible and I can't wait to see what opportunities await me in the future!"

COIN MACHINES



Our 69 South and Centreville locations have new coin machines! These coin machines are free to all members and will be available when lobbies are open. The best part is... you don't have to roll the coins! Bring them in a container and trade them in for cash!

COMMUNITY UPDATE

Adopt- A- School

Our partnership with Central High School is going well! Pictured here is our Marketing Director, Austin Kelley, along with faculty and students at Central High School during our snack cart delivery! Every nine weeks, we provide snacks and drinks to the faculty and staff at Central to show our appreciation for all of their hard work. Stay up to date with what we're doing with Central, and how we both can benefit from our partnership!



That road trip
is waiting...



RiverFall
CREDIT UNION

**Auto Loans as low as
2.49% APR**





Rewards are waiting!

Earn rewards for everyday credit card purchases.

Visit riverfallcu.com today and learn more.



Apply for term life insurance in about 10 minutes* with no medical exam.

Designed for credit union members

Term life insurance can be a simple and affordable way to help protect your family and everything you've worked so hard for. It can provide your loved ones with money to help pay for things like:

- ☐ Daily living expenses
- ☐ Your children's education
- ☐ Mortgage or rent payments
- ☐ Funeral and other final expenses

TruStage can help you get life insurance that fits your needs and budget. We make insurance easy to get, and easy to understand.

Brought to you by your credit union

Founded on more than 80 years of protecting credit unions and their members, we've built our reputation on exceptional value, service and a commitment to serve members like you.

Visit us at TruStage.com/life/term

Call toll-free 1.855.612.7909

Weekdays 7am-9pm, Saturday 8am-4pm CT

TruStage products and programs are made available through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 20 million people.

TruStage® Term Life Insurance to Age 80 is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company, P.O. Box 61, Waverly IA 50677-0061. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage Insurance Agency, LLC. See Policy No. A10a-039-2016; ICC16-A10a-039; ICC17-SIT-2; 2017-SIT-2 *Source: TruStage.com Production Web Policies Time Reporting, 2020.

TRM-2847775.1

CREDIT UNION CLOSINGS

May 30th, 2022

Memorial Day

June 20th, 2022

Juneteenth (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.

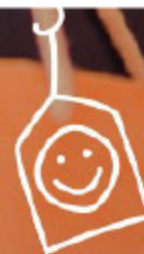


*Certificate and money market rates can be found on our website at riverfallcu.com

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

What's **Kasasa**?

It's like
GETTING PAID
 to be your own personal shopper.



Free Kasasa checking pays cash back on what you actually want to buy - not just gas or groceries. Just do banking basics, like paying with your debit card, to earn cash back.*

RiverFall
 CREDIT UNION
 riverfallcu.com

Ask for **free KASASA** checking

Kasasa and Kasasa Cash Back are trademarks of Kasasa, Inc., registered in the U.S.

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CENTREVILLE GRAND OPENING

Our official Grand Opening for our Centreville location was held on March 11, 2022. We had a ribbon cutting ceremony, food, and lots of fun! Come visit our Centreville office at 901 Birmingham Road, Suite C.



ANNUAL MEETING RECAP

We wrapped up our 69th annual membership meeting on March 8th, 2022. Congratulations to the following officials who were elected:

Mr. Neal Guy	Board of Directors
Mr. Jack Gibson	Board of Directors
Ms. Andrea Fannin	Board of Directors

Meeting documents are available at [Riverfallcu.com](https://riverfallcu.com).

SCHOLARSHIPS

"The deadline to submit scholarship applications is March 11th. RiverFall will choose up to three winners to receive \$2500. The winners will be chosen shortly after the deadline and highlighted in our Summer 2022 Edition!

For additional information or questions regarding RCU scholarships, please contact Austin Kelley at 205.759.1505.

ADDRESS CHANGE

Our 69 South address has changed! Due to the city changing the name of the road to Reese Phifer Ave, our new address is 5461 Reese Phifer Ave.

2021-2022 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

2021-2022 SUPERVISORY COMMITTEE:

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