

# 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.

## 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

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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# 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](http://riverfallcu.com) today and learn more.



**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](http://riverfallcu.com)  
Member accounts federally insured up to \$250,000 by National Credit Union Administration. Truth in Savings account disclosures available upon request.



## 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](http://TruStage.com/life/term)

Call toll-free **1.855.612.7909**

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

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TRM-2947775.1

What's **Kasasa**?

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



Ask for **free KASASA** checking

Federally insured by NCUA

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.\*

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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.



## SCHOLARSHIPS

"The deadline to submit scholarship applications is March 11th. RiverFall will chose 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.

## 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.

## 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