



ELDER ABUSE IS ON THE RISE!

Elder abuse is physical, emotional, or financial harm inflicted upon an older adult, or neglect of welfare by people who are responsible for their care. In the United States alone, approximately 1 in 10 people aged 60-plus have experienced some form of elder abuse. Sadly, victims of elder abuse are often too physically frail or have a diminished mental capacity, which makes them unable to recognize abuse and, therefore, incapable of fighting it.

Elder abuse is most commonly perpetrated by family members, including adult children, spouses and partners, but it can also occur by a hired caregiver who is working in the older person's home or in an institutional setting, such as an assisted living facility. The exact cost of elder financial abuse and fraud to Americans is unknown but is estimated to be as much as \$36.5 billion each year.

If you suspect elder abuse and the victim needs immediate assistance, dial 911. You can also call 1-800-677-1116 for support or find local resources at the National Center on Elder Abuse.

OFFICE LOCATIONS

Downtown Office
2520 6th Street
Tuscaloosa, AL 35401
Fax: 205.707.1080

Northport Office
1615 McFarland Blvd.
Northport, AL 35476

Highway 69S Office
5461 Reese Phifer Ave.
Tuscaloosa, AL 35405

Centreville Office
901 Birmingham Road,
Suite C
Centreville, AL 35042
205.759.1505
800.331.9880
riverfallcu.com

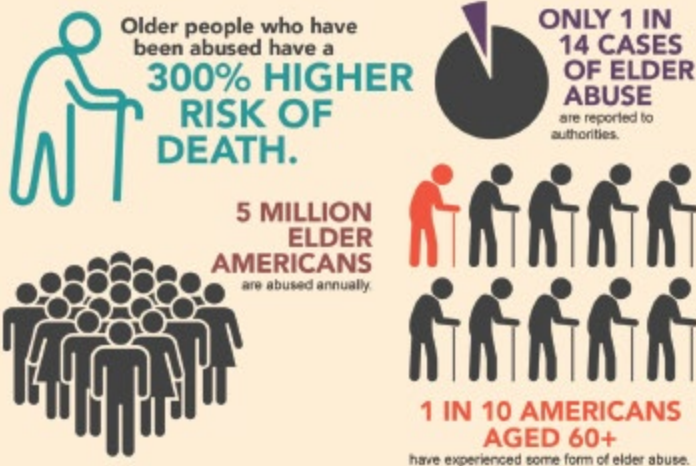
**Credit Union CO-OP
Shared Branch Locator**
888.748.3266

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



ELDER ABUSE BY THE NUMBERS



WARNING SIGNS OF ELDER ABUSE



Unexplained bruises, pressure marks, abrasions or burns



Unexplained withdrawal from normal activities



Poor hygiene or unusual weight loss



A sudden change in alertness or unusual depression



A sudden change in finances

HERE WE GROWN AGAIN!

Please join us in welcoming the newest additions to our growing team, in order to serve you more efficiently! We would like to extend a warm welcome to Karen, Raven, and Stephanie, the newest additions to our frontline member services team. Karen comes to our Centreville office with over 20 years of experience. Raven is currently studying accounting and brings over 6 years of banking experience with her. Stephanie joins the team with over 20 years of customer service experience.

We would also like to give a big welcome to Lisa and Kristi! Lisa is our newest collections associate and brings 7 years of collections, auditing, and lending experience to the team. Kristi is the newest member of our contact center team and brings over 28 years of credit union experience with her (over 15 years of that was in a contact center.) We are thankful to be able to add the depth of experience and knowledge all of these individuals bring with them!



Karen

"Becoming part of the RiverFall family has been a blessing. I look forward to growing with the RiverFall team here in Centreville"



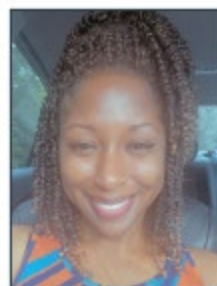
Kristi

"I am excited to be joining RiverFall CU and I am looking forward to a bright future here"



Lisa

"I look forward to my future here at RiverFall. I have many goals I would like to accomplish here including being President one day."



Raven

"I enjoy meeting new people and helping them with their financial needs. I am excited to grow within the company!"



Stephanie

"I thank God for this new journey he has blessed me to be a part of the RiverFall family. I'm looking for great things to happen as MSA."

CONGRATULATIONS TO OUR RIVERFALL SCHOLARSHIP RECIPIENTS



These three high school seniors were recently awarded \$2,500 in scholarship funds to use on their college tuition this upcoming Fall. Winners were selected based on academic record, leadership, community service and a written essay. Congratulations to these and all the 2023 graduating seniors! Best wishes on your future endeavors from all of us at RiverFall.



Landen Westbrook
Sipsey Valley
High School



Kaylin Gray
Bibb County
High School



Violet Albritton
Northridge
High School

COMMUNITY UPDATE-

Our annual Relay for Life event was held on Friday April 28th at Central High School. With your support we were able to raise our personal best \$16,000 to benefit the American Cancer Society. Thank you to everyone who made this a record-breaking year raising funds to help fight against Cancer.



SWOLLEN SUMMER BUDGET?

Between flip-flops and baseball, beach days and the Fourth of July, there's much to love about summer! Unfortunately, though, the warmest season can be expensive. A great way to combat a swollen summer budget is to take a financial fast on a summer weekend – or several of them. Here's how.

PLAN AHEAD - Your spend-free weekend won't happen without planning. Make sure the house is well-stocked, your car's tank is full and that there aren't any bills due over your chosen weekend. Also, check the calendar to make sure you don't have any planned social events mandating the purchase of a gift.

GET CREATIVE - This is the time for creative thinking! First, when it comes to meals, you're going to need to throw them together out of whatever you have on hand. You may also need to get those creative juices flowing if you suddenly run out of a household staple, like napkins ... or chocolate! Just keep at it and find solutions if needs arise. You can do it!

GO TAKE A HIKE - The great outdoors is free! Look up a local trail you haven't tried, walk your favorite path again, or take a drive somewhere new. Load your backpack with energy food, water and sunscreen and get ready to hit the trails! You can also make it a full-day affair and pack an easy picnic dinner to enjoy at the end of the trail.

MAKE LAZY DAYS GREAT AGAIN

Designate one day of your weekend for a lazy day. Sleep as late as the kids or the dog allows, have breakfast in bed whenever you feel like it, and spend the rest of the day watching old movies and playing board games.

AVOID TEMPTATION - Don't tempt your willpower this weekend! First, browse incognito. This will force you to manually input your payment information for any purchases you're tempted to make. Of course, you can also completely avoid any shopping sites. Similarly, you may be better off skipping the window shopping this weekend.

HOST A GAME NIGHT - Instead of spending money on the fun, why not bring the fun to you? Invite friends over for an epic, cost-free game night. Make sure you've stocked up on snacks beforehand, and let your friends bring any extras you may have forgotten.

ATTEND FREE EVENTS - When you gotta get out of the house but can't spend a penny, free summer events are the way to go. Look up free concerts, festivals, fairs, art shows and more in local newspapers and online forums.

DON'T GIVE UP - If something happens and you're forced to break your fast, don't throw in the towel. You can continue your spend-free weekend as if it never happened. Your spend-free summer weekend is within reach! Follow these tips to make it happen.

CREDIT UNION CLOSINGS

Tuesday, July 4th
4th Independence Day
Monday, September 4th
Labor Day

CURRENT RATES

15 Year Fixed Home Loan

As low as

6.1% APR*

Adjustable Rate HELOC

As low as

6.5% APR*

New or Used Auto

As low as

3.99% APR*

Recreational

As low as

7.0% 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.

THANK YOU RELAY FOR LIFE SPONSORS!

"We want to thank all of our 2023 Relay for Life Sponsors! Without your generous support, we could not have raised the amount of money we did. Thank you for continuing to help us do our part to fight cancer."



2022-2023 BOARD OF DIRECTORS:

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Andrea Fannin, Secretary | Greg Hurst, Treasurer
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Email: directors@riverfallcu.com

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Dennis Conner
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