

THE CURRENT

Quarterly Newsletter | Winter 2024 | riverfallcu.com



What's Kasasa?



It's like
**BIG BANK
REWARDS.**
With a community
bank heart.

Free Kasasa checking rewards you in ways you might not think a community bank could. But the best part is, you don't have to go to some big bank to get it.

Free Kasasa Cash Back® checking makes it easy to get paid back.

To earn your rewards, enrollments must be in place and all of the following transactions and activities must post and settle to your

Kasasa Cash Back account during each monthly qualification cycle:

- At least 12 debit card purchases
- Be enrolled in and log into online banking

*When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4.00% cash back on up to a total of \$300.00 on debit card purchases that post and settle to the account during that cycle period. A maximum of \$12.00 cash back payments may be earned per Monthly Qualification Cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons, and other requirements apply.

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

RiverFall
CREDIT UNION

riverfallcu.com

Ask for **free KASASA® checking**

OFFICE LOCATIONS

Downtown Office
2520 Gary Fitts 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

Federally Insured by NCUA

COLLEGE SCHOLARSHIPS AVAILABLE

This spring, RiverFall Credit Union will award up to three \$2,500 college tuition scholarships to graduating high school seniors. To be eligible, the student or a member of his or her immediate family must be a member in good standing of the credit union. Immediate family is defined as the mother, father, brother, sister, or grandparent of the student. Applications will be available on or before Friday, January 5 at area high schools and at all RiverFall branch locations. No minimum GPA, ACT, or SAT score is required; however, scholarships will be awarded based on academic performance as well as leadership, community service, and financial need. Completed applications are due no later than Friday, March 8, 2024, and must be received in our Downtown Office located at 2520 Gary Fitts Street, Tuscaloosa, Alabama.

For additional information or questions regarding RCU scholarships, please contact our Marketing Director, Tera Batayneh, at 205-707-6032 or tbatayneh@riverfallcu.com.

COMMUNITY UPDATE:

Throughout the months of October, November, and December, we enjoyed being a sponsor of several community events: the United Way of West Alabama's ReUnited Dogtoberfest, the Mercedes-Benz International Oktoberfest 5K followed by Visit Tuscaloosa's Oktoberfest Festival, Tuscaloosa Angels' Golf Tournament, the Betty Shirley Golf Tournament benefitting UA's CrossingPoints Program, Tuscaloosa Cameo Guild's Heritage 5K, Fun Run, and Dog Walk benefitting Historic Tuscaloosa, Bibb County Extension's Color Run, the City of Tuscaloosa's Tech-or-Treat and Holidays on the Plaza, PARA's Boo! in the Park, Touch-A-Truck, the 47th annual West Alabama Christmas Parade, the 15th annual Evening of Arts 'n Autism Art Show, and the Hunter Whitley Initiative: Chasing Freedom 5K.

Additionally, some of our employees had the opportunity to volunteer at Duncanville Middle School through the Tuscaloosa County School District's "Your Money, Your Life" program. The program offers a financial simulation that teaches students financial literacy skills and personal financial management.



During the holiday season, we had so much fun putting together our first entry for Ttown Tinsel Trail, a project of Tuscaloosa's One Place. Our tree display won "Best Anchor Tree" and we are already looking forward to next year! We were also proud to be the "Festivity Sponsor" for Tinsel Trail's Ugly Sweater Night and we hope everyone who attended had a great time.

As we enter the new year, RCU remains committed to making a difference across West Alabama through our community reinvestment program.

Be sure to be on the lookout for our wooden egg on the Northport Bunny Trail hosted by Tuscaloosa's Junior League coming this March!

ANNUAL MEMBER MEETING

Our annual Member Meeting will be held on **Tuesday, March 5** at a new location... the Tuscaloosa River Market! Please exercise your ownership rights by joining us and participating in the election of officials. A light menu will be served at 6:00 p.m. followed by a business session and door prizes.



1900 Jack Warner Pkwy
Tuscaloosa, AL 35401

The Board of Directors has a Nominating Committee which nominates one person for each vacancy on the Board of Directors and Supervisory Committee. The nominating committee presents the following nominees:

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

Nominations by members to fill vacancies must be made by a written nomination petition. Written nomination petitions must include the signature along with the printed name and account number of (100) members. To qualify, the nominating committee must receive petitions making nominations not less than (30) days before the announced date of the annual member meeting.

Please send any nominations to:
Nominating Committee
P.O. Box 1756
Tuscaloosa, AL 35403

EMPLOYEE NEWS

Congratulations to Jeff Cole and Jeremy Hudson!

Both Jeff and Jeremy were honored at the League of Southeastern Credit Unions (LSCU) - Tuscaloosa Chapter's annual banquet. Jeff received the Lifetime of Service Award that recognizes an employee or volunteer who has worked faithfully for many years in the credit union movement.

Jeremy received the Community Service Award which recognizes an employee who has gone the extra mile to participate in or organize charitable efforts, community service programs, or financial education programs on behalf of the credit union. We are lucky to have such dedicated employees!



CREDIT UNION CLOSINGS

Monday, January 15
Martin Luther King Jr. Day

Monday, February 19
Presidents' Day

CURRENT RATES

15 Year Fixed Home Loan

As low as

6.25% APR*

Adjustable Rate HELOC

As low as

8.25% APR*

New or Used Auto

As low as

5.49% APR*

Recreational

As low as

7.50% APR*

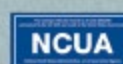
VISA Credit Card

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.

SAVE THE DATE- RELAY FOR LIFE



APRIL 12, 2024
GOVERNMENT PLAZA

6:00 - 9:00 P.M.

**Celebrating cancer
survivors and caregivers**

LIVE MUSIC • SURVIVOR DINNER • PRIZES & MORE



**REGISTER YOUR
TEAM NOW!**

MONEY CONCEPT MONDAYS



Led by Scott Whisenant CPA/PFS, CFP of Money Concepts

Join us on the third Monday of each month at our Downtown Office at 6:00 p.m. for a new seminar series covering topics such as financial planning basics, saving for retirement, and much more!

Be sure to follow our Facebook (@RiverFallCreditUnion) and Instagram (@RiverFallcu) for updates.

ADDRESS CHANGE

Please note, our Downtown Office address has changed! The City of Tuscaloosa officially renamed the portion of 6th St from MLK Jr Blvd to Queen City Ave, and it is now known as Gary Fitts Street. This means the new address for our Downtown Office is: 2520 Gary Fitts Street.

2023-2024 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

2023-2024 SUPERVISORY COMMITTEE:

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