

THE CURRENT

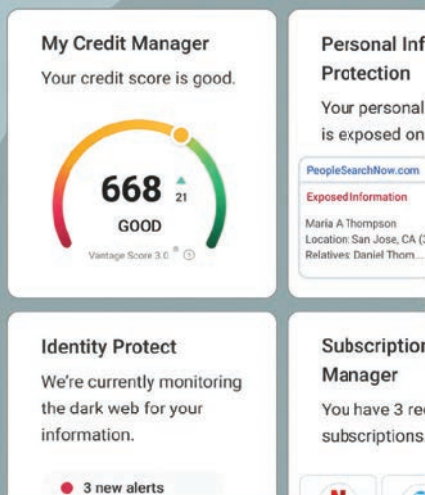
Quarterly Newsletter | Summer 2025 | riverfallcu.com



Introducing MyFinancialHealth

Access your financial picture in one place.

View your free credit score and your subscriptions. Plus, monitor your identity and privacy.



Now included in our online banking and mobile app experience!

We know it can be challenging to manage your financial life through dozens of apps. That's why we've enhanced our digital banking experience with new features to give you better control – all in one place:

- **Your Credit Score:** Check out your VantageScore® 3.0.
- **Dark Web Monitoring:** MyFinancialHealth scans the web for fraudulent use of your personal information including name, address, email, and more.¹
- **Personal Information Monitoring:** MyFinancialHealth scans your name in real time to see how much of your private information has been exposed on Data Broker sites.²
- **Online Subscriptions View:** Access a consolidated view of your subscriptions to see where your dollars are going.

Access additional MyFinancialHealth features such as credit monitoring and alerts from all three bureaus, social security number monitoring, change of address alerts, identity theft insurance, ongoing web monitoring, and more, by upgrading to premium (monthly subscription fee applies).

¹Dark Web monitoring consists of searching for up to 1 Social Security number, 10 driver's licenses, up to 10 credit and debit cards, up to 10 bank accounts, 10 passports, up to 10 phone numbers, up to 10 email addresses, up to 10 physical addresses, and 10 medical IDs. MyFinancialHealth partners with Constella Intelligence who searches thousands of internet sites where it is suspected that consumer's personal information is being bought and sold. Constella Intelligence regularly reviews and adds new sites to search; however, there is no guarantee that Constella Intelligence will be able to locate and search every possible internet site as some sites are not published and frequently change. Dark Web monitoring may take several days to begin and may not occur during your (trial/Access) period.

²The list of Data Broker sites being scanned may change as MyFinancialHealth does not crawl all Data Broker sites.

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

CONGRATULATIONS TO OUR 2025 RCU SCHOLARSHIP RECIPIENTS

Each year, RiverFall Credit Union awards three \$2,500 one-time college tuition scholarships to graduating seniors within our credit union family. Applications are reviewed by our Scholarship Committee and awarded based on academic record, leadership, community service, and a written essay. We are excited to announce this year's scholarship recipients:

Kalea Jackson



Central High School
University of South Alabama

Antonious Steele



Bibb County High School
Troy University

Carolina Alvarez



Tuscaloosa County High School
Mississippi State University

We appreciate the opportunity to have joined in celebrating them and their achievements! We wish them, as well as the entire graduating class of 2025, all the best in their future endeavors.

HAPPY RETIREMENT

Cathy Reese - 10 years of Dedicated Service



Cathy joined the team in January 2015 as a Member Service Associate (MSA). She has worked at both our Northport Branch and, most recently, at our Main Branch. Her upbeat energy and dedication to our members will be truly missed. We're grateful for her years of service and wish her all the best in retirement!



We also had so much fun throwing a luau themed celebration for all three of our recent retirees.

ANNOUNCEMENTS

Effective July 1, 2025:

- The dollar amounts under Regulation CC will be adjusted as mandated by federal regulation. These changes may affect the availability of funds deposited into your account. For more details, please contact us or visit riverfallcu.com.
- A \$1.00 monthly fee will be applied to accounts that receive paper statements. Avoid the fee by switching to eStatements!

COMMUNITY UPDATE

Throughout the months of April, May, and June, we were excited to be a sponsor of the following community events: City of Tuscaloosa's Mayor's Cup and Love Our Lakes Day, Tuscaloosa Gauntlet, Bark to the Beat 5K, Puppy Palooza, West Alabama Multicultural Alliance's Tuscaloosa Heritage Festival, West Alabama Food & Wine Festival, Woodstock Music Festival, Black Warrior Council's Boy Scouts Steel Horse Motorcycle Ride and 46th annual Tenderfoot Golf Classic, and Arts 'n Autism's summer day camp.

We also enjoyed creating our "money tree" egg for the Northport Bunny Trail hosted by Junior League Tuscaloosa.



City of Tuscaloosa Mayor's Cup
5K for Pre-K



Northport Bunny Trail

MIRACLE LEAGUE



RiverFall has been a proud sponsor of The Miracle League of Tuscaloosa for six years and counting. The Miracle League serves all of West Alabama, creating a safe, inclusive space where children and adults with disabilities can enjoy the game of baseball. Recently, some of our employees had the opportunity to watch the teams play, and we were honored to receive a plaque recognizing RiverFall's continued partnership in support of such a meaningful cause.

ADOPT-A-SCHOOL PARTNERSHIP

We are thrilled to share the meaningful impact we've had by rejoining the Adopt-A-School program this past year. Our partnership with Echols Middle School has been incredibly rewarding, and together we've worked to promote and advance the pillars of education in a variety of ways. We sponsored Student of the Month pizza parties, treated students with donuts for their quarterly perfect attendance, and helped support the first ever ACAP Celebration. We recognized all teachers and support staff members during Teacher Appreciation Week with personalized treat bags and some of our employees also had the opportunity to volunteer at the school's baseball field concession stand. We are already looking forward to building on this momentum and accomplishing even more in the 2025-'26 school year!



Teacher
Appreciation Week



ACAP Celebration



CREDIT UNION CLOSINGS

Friday, July 4
Independence Day

Monday, September 1
Labor Day

CURRENT RATES

**15 Year Fixed
Home Loan**

As low as

6.00% APR*

**Adjustable Rate
HELOC**

As low as

7.25% APR*

New or Used Auto

As low as

4.74% 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.

Ask for

KASASA®**RiverFall**
CREDIT UNION**Does your free checking
pay **5.00%** APY?****on balances up to and including
\$15,000 when you qualify**Free Kasasa checking includes:**

Really high interest rates, well above the national average*

No minimum balance to earn our highest rates

Refunds on ATM withdrawal fees, nationwide*

*Account approval, conditions, qualifications, limits, time frames, enrollments, logins, and other requirements apply. Qualifications and rewards may vary by account. Enrollment in electronic services (e.g. online banking, eStatements) and log ons may be required to meet some account qualifications. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates, and enrollment instructions.Federally Insured by NCUA.Kasasa, Kasasa Cash, and Kasasa Rewards are trademarks of Kasasa, Ltd., registered in the U.S.A.riverfallcu.com***That road trip is waiting...*****CRUISE** into **SUMMER**with **AUTO LOAN RATES****AS LOW AS 4.74% APR*****RiverFall**
CREDIT UNION*APR = Annual Percentage Rate. Rate applies to new autos defined as 2025-2020 year models. All rates are subject to change without notice. Some restrictions may apply. Loan subject to credit qualifications and approval. For consumer loans, terms and rates are based on soundness of credit.**2024-2025 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**2024-2025 SUPERVISORY COMMITTEE:**Jennifer Box, Chairman | Jackie Hudgins, Secretary
Dennis Conner
Mail to: P.O. Box 2471, Tuscaloosa, AL 35403-2471
Email: supcomm@riverfallcu.com