

THE CURRENT

Quarterly Newsletter | Winter 2026 | riverfallcu.com



A whole new look... Your statements just got an upgrade

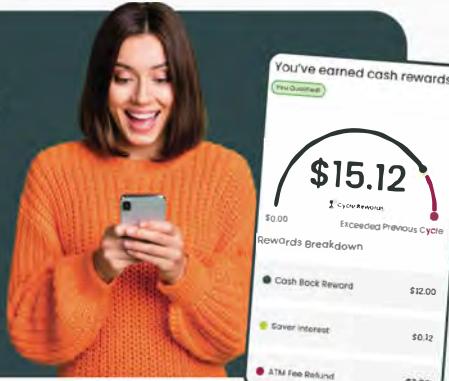
We've updated the look and feel of your monthly statements to make them clearer, simpler, and easier to navigate. Whether you prefer traditional paper statements or the convenience of e-Statements, our new design delivers a more user-friendly layout, improved readability, and a streamlined overview of your accounts. If you haven't made the switch yet, now is the perfect time to enroll in e-Statements for faster access, reduced paper clutter, and added security. Visit riverfallcu.com or call us at 205-759-1505.

The Kasasa Rewards Dashboard coming soon!

TRACK YOUR PROGRESS TO CASH REWARDS!

KASASA®

[View your rewards →](#)



The mobile app screen shows a summary: "You've earned cash rewards!" with a total of "\$15.12" highlighted. It also shows "Exceeded Previous Cycle" and a "Rewards Breakdown" with categories: Cash Back Reward (\$12.00), Saver Interest (\$0.12), and ATM Fee Refund (\$3.00).

This free tool makes it easier to monitor your account activity and reward information. To access the Rewards Dashboard, simply log in to your online banking account. You'll see the new dashboard there and can begin to explore its features.

Coming soon in Online Banking and the RiverFall app, the dashboard makes it easy to:



Track Your Progress

Monitor your activity toward qualifying for rewards.



View Cycle Dates

See the start and end dates for your reward periods.



See Monthly Rewards

Review the rewards you've received each month.

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

EMPLOYEE NEWS



Mark Price
Member Service Associate

Mark is originally from Mississippi and has lived in Tuscaloosa since 2020. He brings experience in customer service and sales and is excited to apply his skills in his new role. In his free time, Mark enjoys learning new things and helping others.

"I am excited to learn and grow with the Riverfall Family. My goal is to be an asset to the credit union while continuing to develop my skills and take on new challenges that expand my potential. I am grateful for the opportunity to be part of such a great team."



Candace Gilliam
Member Service Associate

Candace is a Northport resident who recently retired from The University of Alabama after 25 years of dedicated service supporting students and staff on campus. She is new to the financial services industry and is looking forward to learning and growing in her role while providing excellent customer service to our members.

"The work environment feels family-oriented, and everyone wants to help each other succeed at RiverFall Credit Union. I am excited to join the RCU team!"

COMMUNITY UPDATE



Throughout the months of October, November, and December, we enjoyed being a sponsor of several community events including Visit Tuscaloosa's Oktoberfest Festival, PARA's 49th annual West Alabama Christmas Parade, the annual Arts 'n Autism Art Show, the City of Tuscaloosa's Tech-or-Treat and Holidays on the Plaza, and the third annual Hunter Whitley Initiative: Chasing Freedom 5K.

During the holiday season, we had so much fun putting together our T-Town Tinsel Trail entry in the theme of Wizard of Oz. We also enjoyed being the "Festivity Sponsor" for Tinsel Trail's Pet Palooza and we hope everyone who attended had a great time! Additionally, our Centreville Branch decorated a Polar Express theme tree for Christmas on the Cahaba's Candy Cane Lane benefitting the Brent-Centreville Public Library.

AAS PARTNERSHIP

Our **Adopt-A-School** partnership with **Echols**

Middle School continues to grow in our second year, and we're proud to see it going strong. This fall, RiverFall employees returned to the classroom through Tuscaloosa County's Junior Achievement program, teaching soft skills to 7th-grade students. We are also thrilled to congratulate Echols on becoming the first school in Tuscaloosa County to be recognized as an Apple Distinguished School. This is an incredible achievement and a testament to their commitment to innovation and excellence.



LEAGUE OF CREDIT UNIONS & AFFILIATES - CHAPTER BANQUET

The **League of Credit Unions & Affiliates - Tuscaloosa Chapter's annual banquet** was held in October, celebrating the credit union movement and recognizing annual service award recipients. We are so proud that our very own **Helena Sparks** received the **Member First Award**.

For more than a decade, Helena has embodied what it means to put members first. She goes above and beyond to provide outstanding service and ensure every member feels valued, supported, and truly appreciated. Helena's dedication to our members, her coworkers, and our community embodies the very heart of the credit union movement. Helena's kindness, positivity, and unwavering commitment to our mission sets the standard for exceptional service. We couldn't be prouder to celebrate this well-deserved recognition. *Congratulations!*



ANNUAL MEMBER MEETING

Our annual Member Meeting will be held on **Tuesday, March 10** at 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:

Greg Hurst	Board of Directors
Don Kelly	Board of Directors
Jennifer Box	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

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 9 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 6, 2026, 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.

CREDIT UNION CLOSINGS

Monday, January 19
Martin Luther King Jr. Day

Monday, February 16
President's Day

CURRENT RATES

15 Year Fixed Home Loan
As low as

5.75% APR*

Adjustable Rate HELOC
As low as

6.75% APR*

New or Used Auto
As low as

4.74% APR*

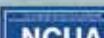
Recreational
As low as

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 term 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.



Checking Account Opening: No Hassles, Just Benefits

NEW! - Open online in about 10 minutes

Open your RiverFall Credit Union checking account on any device, at your convenience. Leave and come back. Switch between your phone, your computer, your tablet.

Seamless & Secure- No need to visit a branch. Open your RiverFall Credit Union checking account on any device, at your convenience.

Quick & Easy- A banking experience that respects your time. Our checking account opening process is designed to be quick and easy, taking about 10 minutes from start to finish.

Sign in to online banking or visit riverfallcu.com to get started

YEAR END REMINDERS

Contribution limits- If you're still working, review the 2025 IRA contribution and deduction limits to make sure you are taking full advantage of the opportunity to save for your retirement. You can make 2025 IRA contributions until April 15, 2026.

Excess contributions- If you exceed the 2025 IRA contribution limit, there may be options to make a correction. Otherwise, there is a 6% tax each year on the excess amounts left in your account. Consult your tax advisor for more information.



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



Take advantage of special member discounts and expert tax help. Plus, as a credit union member you could enter for a chance to win \$10,000 from Love My Credit Union Rewards.

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