

# THE CURRENT

Quarterly Newsletter | Winter 2026 | riverfallcu.com



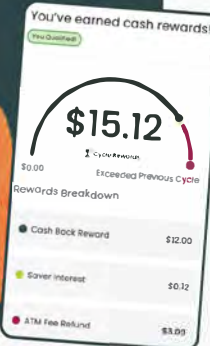
## ***A whole new look... Your statements just got an upgrade***

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](https://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 →](#)



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](https://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](https://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:

|                     |                       |
|---------------------|-----------------------|
| <b>Greg Hurst</b>   | Board of Directors    |
| <b>Don Kelly</b>    | Board of Directors    |
| <b>Jennifer Box</b> | 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](mailto: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\*

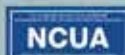
### VISA Credit Card

As low as

**12.9%** APR\*

\*APR: ANNUAL PERCENTAGE RATE

Subject to credit review. All Credit Union lending policies apply. Subject to terms and conditions. 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.





## 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](http://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.

**WIN TAX SEASON!**



## 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](mailto: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](mailto:supcomm@riverfallcu.com)