



THE CURRENT

Quarterly Newsletter | Spring 2026 | riverfallcu.com

Spring into Big Savings

**AUTO LOAN
RATES AS LOW AS**

4.74% APR*



Pre-qualify today!
riverfallcu.com



APR = Annual Percentage Rate. Rate applies to new autos defined as 2026-2021 year models. All rates are subject to change without notice. Qualifications, rules, limitations, and restrictions may apply. For consumer loans, terms and rates are based on soundness of credit. Contact institution for details.

TAX SEASON DEADLINE

The deadline for IRA deposits for the 2025 tax year is April 15, 2026.

Save with Exclusive RiverFall Member Discounts:



Save 20% on TurboTax®, whether you file yourself or have an expert file for you.



Save up to \$25 on H&R Block tax prep services and get your taxes done by professionals.

Plus, enter for a chance to win \$10,000 from Love My Credit Union Rewards.



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

FRAUD PREVENTION

Check Scams are on the Rise!



CHECK SCAM ALERT: Scammers use **fake or altered checks** to trick victims into sending real money before the check is returned as fraudulent.

Important: Funds showing in your account do **not** mean the check is legitimate.

How Check Scams Work:

Scammers may:

- Send a check and ask you to send part of the money back.
- Overpay with a check and request a refund.
- Use checks for jobs, prizes, online sales, or rentals.
- Push mobile deposit for “faster access.”

If the check is returned unpaid, **you are responsible for the loss.**

Red Flags to Watch For:

- You're asked to send money back before the check clears.
- The check is tied to a job, prize, or online transaction.
- You're rushed or told to keep it confidential.
- Payment involves wire, ACH, gift cards, or cryptocurrency.

Funds Availability Reminder:

Checks may post before they are fully clear.

Availability does not equal verification.

Protect Yourself:

- Don't accept checks from unknown sources.
- Never send money back from a deposited check.
- Contact us **before** depositing or spending the funds.

Quick Check Scam Checklist:

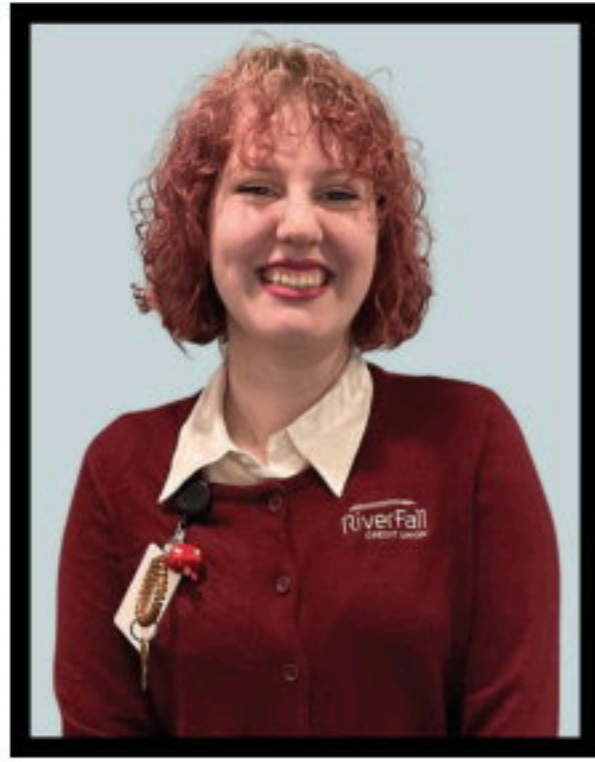
Before depositing a check, ask yourself:

- Do I know and trust the sender?
- Am I being asked to send money back?
- Is this related to a job, prize, or online sale?
- Am I being rushed or told to keep it secret?

If you answered “yes” to any of these, stop and call us first.

EMPLOYEE NEWS

Help us give a warm welcome to our newest employee:



Corinne Lowe
Member Service Associate

Corinne is originally from the Carolinas and holds a Bachelor's Degree in English with a concentration in Creative Writing. In her free time, she enjoys crocheting, gaming, and spending time with her dog, Shadow.

"I'm excited to join the RiverFall team! My goal is to create community through genuine connection."

Congratulations



Happy Retirement, Kay!

Kay Lackey officially retired at the end of December after more than three decades of dedicated service to RiverFall Credit Union. She began her career in 1992 as a teller and quickly advanced to loan clerk before serving as Northport Branch Manager and later Vice President of Lending. Throughout her 32-year career, Kay played an integral role in our growth and success, mentoring staff and serving members with professionalism and care. Her leadership, experience, and commitment to excellence have left a lasting impact on our organization. She is truly missed, and we wish her all the best in her well-earned retirement.



A few of our team members recently had a chance to attend a Live2Lead Leadership Conference designed to equip participants with new perspectives and practical tools.

COMMUNITY UPDATE



Valentine's Day at RiverFall - Northport & Hwy 69 South



West Alabama Chamber of Commerce Annual Meeting & Awards Celebration

Throughout the months of January, February, and March, we remained actively involved in the community. We attended the West Alabama Chamber of Commerce Annual Meeting & Awards Celebration, recognizing businesses and leaders who help our region thrive. During Adopt-A-School Week, we expressed our appreciation for the incredible educators and staff at Echols Middle School, whose dedication makes a lasting impact on students each day. Our team also supported Junior Achievement of Tuscaloosa County at their 22nd Annual Bowling Classic. To round out the season, we once again participated in the Northport Bunny Trail, connecting with families and spreading a little springtime fun.



Adopt-A-School Week



Junior Achievement Bowling Classic



Northport Bunny Trail - Egg Sponsor

CREDIT UNION CLOSINGS

Monday, May 25
Memorial Day

Friday, June 19
Juneteenth

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 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.

UNLOCK WHAT YOUR HOME CAN DO

Tap into your equity with a flexible HELOC.



A Home Equity Line of Credit (HELOC)* lets you borrow against the equity you've built, with flexible access to funds when you need them. Use what you need. Pay interest only on what you use.

Tap into your home's equity and turn your "what ifs" into "what's next"

- Pay off high-interest balances
- Remodel your home
- Book that dream vacation
- Upgrade your ride

Unlock your home's potential today!



*Home Equity Line of Credit (HELOC) is subject to credit approval, underwriting, and property eligibility. Rates, terms, and conditions are subject to change without notice. Variable annual percentage rate (APR) is based on an index plus a margin and may change monthly after consummation. Minimum and maximum APR limits apply. Introductory rates, if offered, are for a limited time and will convert to the variable APR disclosed in your agreement. Property insurance required; flood insurance may be required. Closing costs may apply. Membership eligibility required. Consult a tax advisor regarding deductibility of interest. Your home is used as collateral, and failure to repay may result in foreclosure. Contact institution for details.



SCHOLARSHIPS

The annual RCU scholarship application deadline was March 13, 2026. Recipients will be announced soon! Visit the news section of our website, riverfallcu.com, for up-to-date information.

GIVE GIFT CARDS



Remember your graduates with a Visa gift card! These convenient, pre-paid cards are available at all branch locations.

2025-2026 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