



THE CURRENT

Quarterly Newsletter | Summer 2026 | riverfallcu.com

INTRODUCING EVERYDAY REWARDS ON DEBIT CARD PURCHASES

Everyday Rewards turns **normal** debit card purchases into **extra value** — **automatically**.

No enrollment forms. No setup steps. No new accounts to manage.
No costs to participate. No offers to activate. No change to your routine.
Rewards from participating merchants you already visit.

Scan to learn more

RiverFall RIVERFALL EVERYDAY REWARDS

\$0.00

Discover where to earn - start earning

You're automatically earning, rewards are tallied and redeemable at the end of each month.

riverfallcu.youeverydayrewards.com

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

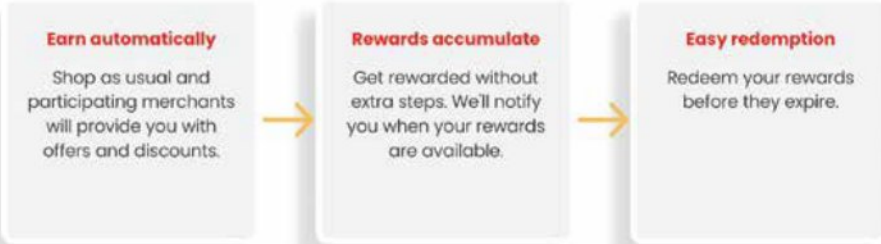
Centreville Office
901 Birmingham Road,
Suite C
Centreville, AL 35042
205.759.1505
800.331.9880
riverfallcu.com

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

- **Using Everyday Rewards is simple.** Continue using your RiverFall debit card as you normally would. When rewards are available, you'll receive an email with a link to your personal rewards dashboard where you can view and redeem your earnings.
- Rewards generally expire after approximately 60 days. To avoid missing out, redeem them as soon as you receive your notification email. Once redeemed, rewards are deposited directly into your account.



CONGRATULATIONS TO OUR 2026 COLLEGE 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:

Emily Kelly



Sipsey Valley High School
Shelton State Community College

Rosalie Murphy



West Blocton High School
Savannah College of Art & Design

Benjamin Sansing



Hale County High School
University of West Alabama

We appreciate the opportunity to have joined in celebrating them and their achievements! We wish them, as well as the entire graduating class of 2026, all the best in their future endeavors.

ANNUAL MEETING RECAP



The 73rd Annual Membership Meeting was held on Tuesday, March 10, 2026 at the Tuscaloosa River Market. Thank you to everyone who joined us in exercising their ownership rights for a business session and door prizes.



Congratulations to our employees who received longevity awards for their dedicated service:

- Chloe Stallard** 5 years
- Helena Sparks** 10 years
- Susan Hannah** 20 years

Congratulations to the following officials who were elected by acclamation:

- Greg Hurst** Board of Directors
- Don Kelly** Board of Directors
- Jennifer Box** Supervisory Committee

COMMUNITY UPDATE

Throughout the months of April, May, and June, we remained actively involved in supporting our community. During Teacher Appreciation Week, we celebrated the incredible educators and staff at Echols Middle School, our Adopt-A-School partner, with personalized goody bags filled with their favorite snacks and drinks. Employees also participated in the City of Tuscaloosa's Mayor's Cup 5K for Pre-K, an event RiverFall is proud to sponsor, and attended the Tuscaloosa Chapter of The League of Credit Unions & Affiliates' luau social event for an evening of fun and fellowship with other area credit union professionals.

We were also proud to celebrate seven years and counting of sponsorship for The Miracle League of Tuscaloosa, and several employees had the opportunity to volunteer in local schools through the "Your Money, Your Life" program and Junior Achievement of Tuscaloosa County.

Congratulations to our Marketing Director, Tera Batayneh, and Supervisory Committee Member, Jackie Hudgins, on graduating from the Leadership Tuscaloosa Class of 2026 through The Chamber of Commerce of West Alabama. We are incredibly proud of their commitment to serving and making a positive impact throughout our community.



NOTICE: Individual Retirement Accounts (IRAs)

To better serve our members, as of June 1, 2026, all IRA account inquiries and maintenance will be handled at our Main Office:

2520 Gary Fitts Street
Tuscaloosa, AL 35401

To schedule an appointment in advance, please call 205-759-1505.
We appreciate your understanding and look forward to assisting you.

EMPLOYEE NEWS

Help us give a warm welcome to our newest Member Service Associates!

Olivia Champion



Olivia is a Tuscaloosa native and Hillcrest High School graduate with previous banking experience. She is passionate about helping members and creating positive experiences. In her free time, she enjoys spending time with her Boykin Spaniel, Maggie, and caring for animals.

"I am very excited for this new opportunity here at RiverFall Credit Union and I can't wait for this new experience."

Alexus Bryant



Alexus brings more than five years of experience in the financial industry. She is known for her dependable attitude, willingness to learn, and commitment to helping others while continuing to grow professionally.

"I am grateful to have the opportunity to join RiverFall Credit Union and excited to start this new chapter."

CREDIT UNION CLOSINGS

Friday, July 3
Independence Day (observed)

Monday, September 7
Labor Day

Monday, October 12
Columbus Day

CURRENT RATES

15 Year Fixed Home Loan

As low as

5.75% APR*

Adjustable Rate HELOC

As low as

6.50% 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.

FRAUDSTERS DON'T TAKE THE SUMMER OFF

KEEP YOUR SUMMER SPENDING SAFE



As online shopping and digital banking continue to grow, so does the risk of card fraud. Fraudsters are becoming increasingly sophisticated, using fake websites, phishing texts, skimming devices, and stolen card information to access accounts and make unauthorized purchases. In many cases, scammers only need your card number, expiration date, and security code — without ever having your physical card.

RED FLAGS TO WATCH FOR:

- Texts or calls asking you to “verify” your card information
- Unexpected fraud alerts with suspicious links
- Small unknown charges on your account
- Websites with unusual URLs or poor design
- Card readers that appear loose, damaged, or tampered with


COMMON CARD FRAUD TACTICS:


- Fraudsters may use stolen card information for online purchases
- Send fake text messages claiming there is “fraud” on your card
- Create fake websites that steal payment information
- Place skimming devices on ATMs or gas pumps
- Call pretending to be your financial institution and ask for card details or verification codes


IMPORTANT REMINDERS:


- Your card number, online banking password, and one-time verification codes should never be shared by phone, text, or email
- RiverFall Credit Union will NEVER call you to request sensitive information
- If something feels suspicious, stop and contact us directly using a verified phone number listed on your statement or our website

PROTECT YOURSELF:


 Monitor your account and transactions regularly

 Turn on transaction alerts when available

 Avoid saving card information on unfamiliar websites

 Cover the keypad when entering your PIN

 Use secure websites when online shopping

 Report lost cards or suspicious transactions immediately

QUICK CARD FRAUD CHECKLIST:

- Was I expecting this message or call?
- Am I being asked for card information or verification codes?
- Does this website or message seem suspicious?
- Am I being pressured to act quickly?

If you answered “yes” to any of these, STOP and CONTACT US FIRST.

AUTO LOANS FOR WHEREVER SUMMER TAKES YOU

From beach trips to backroads, we'll help get you there

Competitive rates, flexible terms, and local service you can count on.



NCUA

Membership eligibility required. Qualifications, rules, limitations, and restrictions may apply. Loan terms and rates are based on creditworthiness. Contact institution for details.

RiverFall
CREDIT UNION

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

2025-2026 SUPERVISORY COMMITTEE:

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