

THE CURRENT

Quarterly Newsletter | Fall 2026 | riverfallcu.com



Be Merry & Bright Not a Victim of Fraud!

The holiday season is a time for giving, celebrating, and making memories – not dealing with fraud. While checking off your shopping list, take a few simple steps to protect your money and personal information so you can focus on what matters most: enjoying a safe and joyful holiday season with family and friends.

Holiday Fraud Prevention Tips:

- Shop only with trusted retailers and secure websites (look for https://).
- Be cautious of deals that seem too good to be true – they usually are.
- Monitor your account activity regularly and report any suspicious transactions immediately.
- Use strong, unique passwords and enable multi-factor authentication whenever possible.
- Never click links in unexpected emails or text messages claiming to offer holiday discounts or delivery updates.
- Avoid sending gift cards or money to someone you've only met online or to anyone demanding payment by gift card.

Before You Click, Ask Yourself:

- Does the website address look legitimate?
- Am I being pressured to act immediately?
- Was I expecting this message?
- Do I recognize the sender?
- Is someone asking for information they shouldn't need?

Expecting a Package?

Holiday delivery scams are especially easy to fall for because so many of us are waiting on packages. Instead of clicking a link in a text or email, go directly to the retailer or shipping company's official website and look up your order there.

Common Holiday Scams to Watch For:

- Fake charities • Social media shopping scams • Phony giveaways • Fake order confirmations • Impersonation scams • Marketplace scams • Requests for verification codes • Fraudulent QR codes

Important Reminder:

RiverFall Credit Union will NEVER call you and ask you to provide sensitive account information. If you receive a suspicious call, text, or email claiming to be from RiverFall, stop and contact us directly using a verified phone number.

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

Stay Merry. Stay Bright. Stay Fraud Aware.

EMPLOYEE NEWS

Help us give a warm welcome to our newest employees:



Tonya Black
Member Service Associate

Tonya is a Tuscaloosa native who comes to RiverFall with a strong background in retail and customer service. In her free time, she enjoys spending time with her family, attending concerts, and vacationing at the beach.

"I am so happy to be at RiverFall. It already feels like I'm working with family, and I'm excited to see where this opportunity takes me in my career."



Geneva Turner
Member Service Associate

Geneva is a Tuscaloosa native and a graduate of Central High School and Shelton State Community College. She joins RiverFall with previous experience in the financial services and lending industries. Geneva also has a heart for giving back and enjoys volunteering throughout the community.

"I'm excited to be at RiverFall because I love learning new things and helping others!"



Kelly Green
Member Service Associate

Kelly joins RiverFall with previous experience in the financial services industry. A busy mom of three, she enjoys spending her free time with her family, relaxing at the beach, cheering on Alabama football, and watching Bulls hockey.

"I'm really excited to start this new adventure and can't wait to see what the future holds. Everyone I've met has been so welcoming, and I'm grateful to be part of such a great group of people."



Angelica James
Loan Officer

Angelica has called Tuscaloosa home for the past 15 years and brings prior experience in the financial services industry to RiverFall. Outside of work, she enjoys watching her sons compete in their sporting events, hiking, kayaking, and fishing. She also enjoys cheering on Ole Miss athletics with her husband.

"I'm excited to begin this next chapter with RiverFall and look forward to continuing to grow professionally. My goal is to use my experience in lending and leadership to build strong relationships with our members and contribute to the success of our team."



Olivia Davis
Training and HR Support Specialist

Olivia is a Pickens County native who joins RiverFall with previous experience in human resources. She is excited to bring her experience to the credit union while continuing to develop her skills and grow in her career.

"I'm grateful to be working for RiverFall Credit Union because I'm proud to be part of an organization that values its members, supports the community, and gives me the opportunity to continue growing both personally and professionally."

NEW OPPORTUNITIES

Congratulations!



Helena Sparks
Branch Coordinator, Downtown



Chris Lucky
Branch Manager, Hwy 69 South



Sha Harville
Accounting Associate

SHARED BRANCHING

We're excited to announce a new milestone for our **Centreville Branch!**

Centreville is now a **Shared Branch Acquirer** outlet, allowing members of other participating credit unions to visit our Centreville location for many everyday transactions, including deposits, withdrawals, loan payments, transfers, and balance inquiries.

What Does Shared Branching Mean for RiverFall Members?

As a RiverFall member, you have access to a nationwide network of participating Shared Branch locations. Whether you're traveling, away at college, living outside the area, or simply need access to your account when a RiverFall branch isn't nearby, Shared Branching makes it convenient to conduct many everyday transactions at participating credit unions across the country.

Finding a Shared Branch

Visit SharedBranching.org to find a location near you. Participating locations and available services can vary, so we recommend contacting the location before your visit to confirm the service you need is available.

We're proud to bring this added service to Centreville and the surrounding Bibb County community!





Sleigh Past a Payment with Holiday Skip-A-Pay

from RiverFall Credit Union

For just a small fee of \$30 per loan, you can choose to skip your November or December payment*. The fee will not be added to the loan but can be transferred from your RiverFall Credit Union savings or checking account. If your payment is made through payroll deduction, it will be deposited into your savings account.

Simply complete the Skip-A-Payment coupon below and return it to RiverFall Credit Union.

*With approved credit, certain restrictions apply. Loan must be current and payments up to date. Fee increases to \$40/loan on requests that are received after the due date of the loan. Loan must be a minimum of 6 months old to qualify. **Overdraft protection loans, mortgage loans, and credit cards are excluded.**

HOLIDAY REMINDER

Christmas Club funds will be deposited into savings accounts on October 31, 2026.

Don't have one? Open a Christmas Club today and start saving for next year! You can choose when to make deposits or set up regularly scheduled automatic transfers from your checking or savings account.

GIVE GIFT CARDS

make the holidays happy

AVAILABLE AT ALL BRANCH LOCATIONS
USE DOMESTICALLY EVERYWHERE DEBIT CARDS ARE ACCEPTED
Gift Cards are issued by Pathward, N.A.®, Member FDIC.

SAVE THE DATE!

Our annual Member Meeting will be held on **Tuesday, March 16, 2027**, at the Tuscaloosa River Market!

The nominating committee presents the following for seats to be filled at the next election:

Marlon Murray	Board of Directors
Nancy Terry	Board of Directors
Dennis Conner	Supervisory Committee
Jackie Hudgins	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



The RIVERMARKET
TUSCALOOSA, ALABAMA
Manderson Landing

1900 Jack Warner Pkwy
Tuscaloosa, AL 35401

CREDIT UNION CLOSINGS

Monday, October 12
Columbus Day

Wednesday, November 11
Veterans Day

Thursday & Friday, November 26 & 27
Thanksgiving Holidays

Thursday, December 24
Christmas Eve

Friday, December 25
Christmas Day

Friday, January 1, 2027
New Year's 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
4.49% APR*

Recreational

As low as
6.75% 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.

COMMUNITY UPDATE



In July and August, we enjoyed participating in Tuscaloosa City Schools' New Teacher Orientation and Institute Vendor Fair and Bibb County's Teacher Institute.



We remain committed to supporting our community by sponsoring middle and high school sports teams, educational activities, and events such as Tuscaloosa Oktoberfest, Schoolyard Roots' Moveable Feast, The City of Tuscaloosa's Tech-or-Treat and Holidays on the Plaza, and PARA's 50th annual West Alabama Christmas Parade.

Some of our RiverFall team had a great time enjoying a little friendly competition and team building at the League of Credit Unions & Affiliates Tuscaloosa Chapter's Bowling Night at ShinDig!



ADOPT-A-SCHOOL PARTNERSHIP

We were a gold sponsor for the 41st annual Adopt-A-School Kickoff luncheon and we are proud to announce we were awarded a "VIP" certificate for the second year in a row for our efforts as a "Very Involved Partner" for the 2025-'26 school year with Echols Middle School.



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