

# THE CURRENT

Quarterly Newsletter | FALL 2017 | [riverfallcu.com](http://riverfallcu.com)

## DON'T GET ALL WOUND UP OVER HOLIDAY STRESS!

With RCU's Skip-A-Payment program, you'll have more money available for gifts and other holiday expenses.

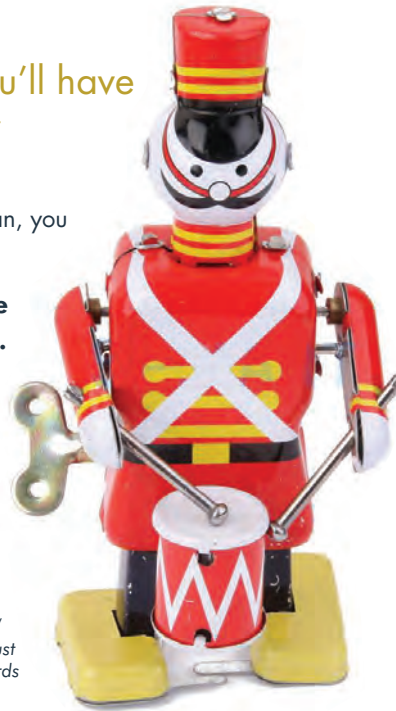
By paying a small fee of \$25 per loan or \$50 per mortgage loan, you can choose to skip your November OR December payment\*.

**The fee will not be added to the loan, but can simply be transferred from your RCU savings or checking account.**

If your payment is made through payroll deduction, it will be deposited to your savings account. If your loan is current and your payments have been timely, you are most likely eligible to take advantage of this offer.

**Visit [riverfallcu.com](http://riverfallcu.com) for more information, and look for your Skip-A-Payment coupon coming soon.**

\* With approved credit, certain restrictions apply. Fee increases to \$35/loan or \$60/mortgage 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 and Credit Cards are excluded.



## CONTACT CENTER NOW FULLY OPERATIONAL

Here at RiverFall, our primary focus is to find ways to best serve our members. And for some time, we have had plans to implement a primary point of personal contact for all phone calls. We are very excited to announce that our Contact Center is now fully operational.

Housed from our downtown location, member service staff are assigned daily to work in the Contact Center. These employees answer all incoming phone calls, direct calls when needed to the appropriate personnel, personally assist members with various service issues via phone, handle all incoming requests and inquiries from our website contact form, and reply to all online banking (secure) email correspondence. There are also several other administrative responsibilities that keep the Contact Center busy.

Many times, these employees are extremely helpful in working through situations that arise for members related to card fraud, online banking and debit cards. Contact Center staff also allow front line staff to be more available and focused on the members who visit our offices. Terri Bailey from our member service team had this to say about working in the Contact Center: "Our members receive the same quality of service by phone as they do in person. The Contact Center allows us to put our members first with fast and friendly service."

**RiverFall**  
CREDIT UNION

### OFFICE LOCATIONS

**Downtown Office**  
2520 6th Street  
Tuscaloosa, AL 35401  
Fax: 205.758.3696

**Northport Office**  
1615 McFarland Blvd.  
Northport, AL 35476  
Fax: 205.247.4285

**Highway 69S Office**  
5461 Kauloosa Avenue  
Tuscaloosa, AL 35405  
Fax: 205.759.1685

205.759.1505  
800.331.9880  
[riverfallcu.com](http://riverfallcu.com)

**Credit Union CO-OP**  
Shared Branch Locator  
888.748.3266

### HOURS

Monday - Friday  
9:00 am - 5:00 pm

Drive Up available until  
6:00 pm on Fridays

ATM available 24 hours

iTalk Telephone Banking  
205.759.3900

Fee schedule available  
at [riverfallcu.com](http://riverfallcu.com)

# FOOTBALL FRIDAYS FOR A GOOD CAUSE

Everybody around here knows the cool, crisp air of fall means football. Whether you're sitting in the stands at your favorite area high school game on Friday night, heading to the stadium on a beautiful Saturday to cheer on the Tide, or enjoying a cozy time at home on the weekend with family and friends watching the big game, it's just a part of who we are.

To gear up and get ready, we are having 'Football Fridays' here at RiverFall. Each week, you'll see many of our employees going casual on Fridays for a good cause - and we don't just mean football. Staff are dressing down in our RiverFall t-shirts and jeans for a donation to our general service project fund. We will use the proceeds to assist those in need, whether it be food assistance around Thanksgiving or Christmas assistance for children this holiday season. It's just another way we can come together as a team and give back to this great community we serve.



**We'll be sure to keep you posted on our results. In the meantime, here are just a few photos of our staff having fun on 'Football Fridays'!**

## HOLIDAY REMINDERS

- Christmas Club funds will be deposited into savings accounts on October 31, 2017. 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.
- VISA gift cards are the perfect solution for anyone on your Christmas list. Accepted anywhere VISA debit is accepted, these convenient, prepaid cards can be valued from \$10 to \$750. Cost is \$2 per card, cards are not reloadable, and a monthly fee of \$4.95 will assess after 12 months of inactivity.
- World's Finest Chocolate candy bars are on sale now at all RCU locations. Cost is \$1 each with all proceeds benefiting the West Alabama Food Bank.  
Thanks for your support!

## AD&D INSURANCE

**ACCIDENTS CAN HAPPEN.  
BE PREPARED**  
Exclusively for credit union members



To help you protect the people who matter most in your life, your credit union endorses TruStage® Accidental Death and Dismemberment (AD&D) Insurance from CMFG Life Insurance Company. AD&D pays a cash benefit in the event of a covered injury or death due to an accident.

Acceptance is guaranteed for credit union members age 18 and over.

Go online or call today to learn more.  
Visit us at [TruStageADD.com](http://TruStageADD.com)  
Toll-free **1-855-612-7910**  
Monday - Friday ..... 7am - 9pm CT  
Saturday ..... 8am - 4pm CT

- Benefits can include:
- A hospital benefit
  - Inflation protection
  - Education assistance
  - Childcare assistance



TruStage products and programs are made available through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 16 million credit union members.

TruStage Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.  
Policy Series # E10a-014-2012; ADD-990094.2

## IMPORTANT NEWS – SAME DAY ACH IS HERE!

Nationwide as of Sept. 15, some payments will clear your account on the same day you set them up instead of clearing your account a day or two later. This is called 'Same Day ACH' and is intended to move all financial institutions to a faster processing environment. To avoid unnecessary NSF fees, please monitor your account balance before scheduling these direct payments. This will not affect payments scheduled using RiverFall's Bill Pay. The future date you schedule those payments for is the date on which they will occur.



# SAVE THE DATE ANNUAL MEETING 2018

Please mark your calendars now and plan to join us on **March 6, 2018** for RCU's 65th annual membership meeting.

**It is important that you, as owners, choose our leaders.** We encourage you to exercise your ownership rights by attending the annual meeting and participating in the election of officials. There are two seats to be filled on the Board of Directors and one seat to be filled on the Supervisory Committee at the next election. The Board of Directors has a Nominating Committee which nominates one person per vacancy. **At this time, the Nominating Committee would like to present the following nominees:**

**Mrs. Deidra Charlton** Board of Directors

**Mr. Marlon Murray** Board of Directors

**Mr. Deron Cameron** 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 printed name and account number of (100) members and be submitted to the Nominating Committee. For qualification, the Nominating Committee must receive petitions making nominations not less than (30) days before the announced date of the annual membership meeting.

The Board of Directors has the responsibility of directing and controlling the affairs of the credit union and providing effective and efficient management of the credit union's operations. The Supervisory Committee is responsible for ensuring that the board of directors and management of the credit union meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets.

Please send any nominations to: Nominating Committee, Post Office Box 1756, Tuscaloosa, AL 35403.

## DRIVE AWAY WITH THE RIGHT AUTO LOAN



According to Consumer Reports, the Federal Reserve's latest increase in short-term interest rates will have only a modest impact on

consumer borrowing costs. But if the central bank continues to push up rates, which seems likely, then consumers should be adjusting their borrowing strategies now to minimize the impact later on. Rates are still well below the historic average, but every increase in the federal funds rate ultimately gets passed on to consumers in

the form of higher rates on everything from credit card balances to car loans.

RiverFall offers competitive rates on auto loans for both new and used vehicles. We currently have rates as low as 2.9% APR\* with a maximum term of up to 84 months. If you're soon to be in the market for a new car, now may be the time to lock in a great low rate.

To apply for a loan, visit us on the web at riverfallcu.com or visit any branch to speak with a lender. For RCU members who are currently enrolled in online banking, log on to NetTeller, then click on the Services tab and go to Loan Application.

\*APR= Annual Percentage Rate. Rates and terms are subject to credit evaluation and qualification.

Actual rates and terms may vary.

### CREDIT UNION CLOSINGS

October 9, 2017  
Columbus Day  
November 10, 2017  
Veteran's Day (observed)  
November 23-24, 2017  
Thanksgiving Holidays  
December 25-26, 2017  
Christmas Holidays  
January 1, 2018  
New Year's Day

### CURRENT RATES

#### 15 Year Fixed Home Loan

As low as **3.5%** APR\*

#### Adjustable Rate HELOC

As low as **4.0%** APR\*

#### New or Used Auto

As low as **2.5%** APR\*

#### Recreational

As low as **4.0%** 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](http://riverfallcu.com)

Member accounts federally insured up to \$250,000 by National Credit Union Administration. Truth in Savings account disclosures available upon request.

## REMINDER! MECHANICAL BREAKDOWN PROTECTION AVAILABLE



**Route 66 Extended Warranty...** the most comprehensive mechanical breakdown coverage for all makes and models of automobiles is available to RiverFall members. This coverage helps you enjoy your new purchase and maintain peace of mind because even the most reliable vehicle can develop a mechanical problem. This is why so many people have come to depend upon Route 66 Extended Warranty. No matter where you travel in the United States you are protected against major mechanical expenses, and there is no deductible on covered parts or labor.

**The Lowest Cost, Best Coverage in Extended Service Plans for Your Vehicle.** You'll also find First Street (Drivetrain Plus), Main Street (Deluxe), and Easy Street (Factory Type/Best Available Coverage) plan level options available to suit your needs.

### Coverage benefits include:

- **\$0 deductible on all plans**
- **30 day "free look" – cancel for any reason within first 30 days and get a full refund.\***
- **Emergency Roadside Service included (up to \$50 per incident) – includes towing, lock-out service, jump starting, fuel delivery.**
- **Rental car allowance ( Easy Street - \$50/day; Main Street/First Street - \$40/day)**
- **Open enrollment - at loan origination; vehicles financed elsewhere; vehicles with no lien holder.**
- **Battery coverage – Repair or replace battery (\$65 contract limit)**
- **Competitive rates from a company with over 30 years experience!**

*\*Unless state restrictions apply.*

**Talk to any one of our lenders to find out more or to get signed up for this great coverage.**

## RIVERFALL CREDIT UNION AND MAXWELL ELEMENTARY A VERY INVOLVED PARTNERSHIP

Once again we are excited to share with you that RiverFall Credit Union and Maxwell Elementary School received the V.I.P. award at the Adopt-A-School annual kickoff event held this past August.



V.I.P. recognition is given to Adopt-A-School partnerships who meet specific criteria set out to ensure that they qualify as a 'Very Involved Partnership'. Requirements include partnership maintenance and reporting as well as annual activities in established categories such as Student Incentive/Recognition; Career Awareness; Job Shadowing; Curriculum/Cultural Enrichment; Character Development; Community Service; Improving School Environment; and Partnership Appreciation. Our support of Maxwell through its leadership assemblies, hosting an annual Job Shadow Day event, and providing a year end teacher appreciation luncheon are just a few of the ways we stayed very involved.

We would also like to announce that we have renewed our commitment of support to Maxwell Elementary for the 2017-2018 academic year. We are super excited about our new leadership assembly receptions for honorees and their guests, we'll be sponsoring some new club activities for the students this year and we are hoping to develop a reading buddy program for MES students and RiverFall employees. Once again we look forward to many exciting projects and activities ahead.

*Adopt-A-School is a partnership between education and the business and private sectors of Tuscaloosa County. The purpose of the program is to utilize the vast amounts of human resources and talents of the business community to strengthen, enhance, and enrich the quality of education in our Tuscaloosa area public schools.*

### 2017-2018 BOARD OF DIRECTORS:

Neal Guy, Chairman | Jack Gibson, Vice Chairman  
Byron Abston, Secretary | Greg Hurst, Treasurer  
Deidra Charlton | Don Kelly | Marlon Murray  
Mail to: P.O. Box 1756, Tuscaloosa, AL 35403-1756  
Email: directors@riverfallcu.com

### 2017-2018 SUPERVISORY COMMITTEE:

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