

Member Matters

2024 Spring Newsletter • Enhancing your financial well-being.



Get a *used* car
loan rate that's
as good as *new*!



Same Low Rates on New, Used, & Refinanced Vehicles

Whether you're looking for a brand-new car or a new-to-you car, we're offering the same great rate – as low as 6.24% APR,* and you won't have to make a payment for 90 days! Get the car that complements your lifestyle, or refinance your loan and reduce your rate. Depending on your loan balance, rate, and remaining terms, you could save hundreds (maybe even thousands) of dollars and put your saved cash to good use elsewhere.

Rates as low as

6.24%
APR*

Cars, Trucks, & SUVs

Welcome the warm weather with a new ride!



Apply today!

No Money Down

No Payments for 90 Days

No Application Fees

504.576.5800x2 • 800.586.4RCU(4728)x2 • riverlandfcu.org



*APR=Annual Percentage Rate. "As low as" rate is subject to the borrowers' credit history, repayment terms, and collateral. This rate and terms are available for a limited time, to qualifying borrowers, on specified collateral loans. Monthly payment example per \$1,000 borrowed = 60 payments of \$19.44. Refinancing excludes current RiverLand loans. Restrictions and limitations apply. Call for details.



ESSENTIAL PROTECTION FOR your vehicle loan and your finances

GAP Plus with Deductible Assistance:

Get financial protection for what your auto insurance may not cover.

If your vehicle is deemed a total loss due to an accident or theft, you may wind up owing more on your loan than your auto insurance will cover. GAP Plus with Deductible Assistance may reduce or even eliminate that shortfall in the event your vehicle is deemed a total loss and may help reduce your next loan at the credit union, making it easier to get the replacement vehicle you'll need. Also, if auto repairs cost more than your deductible, the deductible amount is applied to your loan, reducing what you owe.

PROTECT YOUR VEHICLE LOAN!

Purchase GAP Plus with Deductible Assistance today!

504.576.5800x2 • 800.586.4RCU(4728)x2 • riverlandfcu.org



Your purchase of MEMBERS CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, is optional and will not affect your loan application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions, and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid. GAP-3415626.2-0522-0624 TruStage ©2024, All Rights Reserved.



Our Checking Account Is FREE – PLAIN AND SIMPLE!

It doesn't matter how high you keep your balance, how often you swipe your card, or how much your direct deposit is, our Checking Account is still FREE. Plus, our Debit Card gives you convenient cash access at more than 80,000 ATM locations nationwide.

Our Checking Account has:

Debit Card with Round-Up Savings

No minimum balance requirements

Online Banking and Mobile App

No direct deposit requirements



Open your Checking Account today!



Meet Our Quarterly Winner!

SAVE WIN[®]



Dear RiverLand,

“I have been a member of RiverLand Credit Union for over 20 years. The staff is always pleasant and super helpful. The Save to Win product is a great way to build additional savings, and I was thrilled to win the first drawing. What a fun way to do banking. I encourage everyone to check it out – I simply deduct my deposit from my checking account every payroll period. Thank you, RiverLand!”

Mike A.
New Orleans, LA

Learn more about **Save to Win** at riverlandfcu.org.

We're Getting Social!

That's right! We are now on Facebook, Instagram, and LinkedIn – all of which can be your new hubs for financial education and credit union updates.

Follow us to stay in the know!



Do you have a POD?

It's not a pleasant question to think about, but it's an important one: **Who will have access to your credit union account if you pass away?**

If you're the only person with access, it's time to consider adding a beneficiary (also known as a POD or Payable On Death designation). A beneficiary is an individual or entity who will receive all or a portion of the proceeds of your account upon your passing. You may name or designate one or more individuals, including a trust or your estate, as a beneficiary.

Why is having a POD important?

Listing a beneficiary helps eliminate confusion and ensures your assets will be passed directly to whomever you choose rather than getting stuck in probate court.

Update your POD regularly.

Your beneficiary designations should be updated based on life events, such as marriage, birth, or divorce.

To add new beneficiaries or make changes, use the POD Designation Form located on our website or call us at 504.576.5800x3.

Homebuyer Webinar



You're Invited!

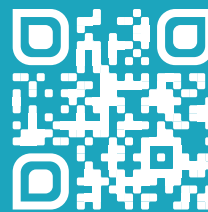
- Are you looking for your first home?
- Need help with figuring out financing?
- Don't know where to start?

Join us online for a homebuyer webinar on May 8, 2024 at 6:00 pm (CT)! We'll have experts from our mortgage partner, Member First Mortgage, LLC, to answer all of your home financing questions. There will be opportunities for Q&A, informational materials, and plenty of other resources available.

May 8, 2024

6:00pm (CT) | Virtual Event

RSVP



Scan the QR code
or visit our website
to register.

riverlandfcu.org/webinars

Questions?

504.576.5800

800.586.4RCU(4728)



*This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Member First Mortgage, LLC is a partner of RiverLand Federal Credit Union. RiverLand Federal Credit Union: 639 Loyola Ave., Suite 220, New Orleans, LA 70113 | (504) 576.5800 | NMLS ID: 528194. Member First Mortgage, LLC, a licensed Mortgage Lender/Service (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (616) 898.1818 | NMLS ID: 149532). For licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.

