

Member Matters

2024 Summer Newsletter • Enhancing your financial well-being.



Share credit union membership with *your family.*



Your loved ones can join RiverLand.

You joined RiverLand because you know credit union membership is valuable. After all, we prioritize our members' financial needs over profits. That's why we offer highly competitive loan pricing, high-yield savings accounts, and many fee-free services.



Have you shared these benefits with your family?

Because you're a member, your family can join and enjoy our top-notch financial services too.



Who can join?

Your spouse, children, grandchildren, great-grandchildren, stepchildren, parents, grandparents, great-grandparents, stepparents, siblings, stepsiblings, and household members.

Share this QR code with your family, so they can join!



Scan the QR Code to Join

Here are popular products your family may enjoy:

Low-Rate Auto Loans

As low as 4.99% APR*

Savings Accounts for Kids

Ask us how to set this up!

Free Checking Accounts

No minimums & Free ATM access

504.576.5800 • 800.586.4RCU(4728) • riverlandfcu.org



*APR = Annual Percentage Rate. "As low as" rate is subject to 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 = 36 payments of \$29.97. Restrictions and limitations apply. Call for details.

Thank you! Volunteers

The management team and staff would like to recognize and say thank you to the volunteers who have given selflessly of their time serving RiverLand Federal Credit Union. Volunteer service is an integral part of what distinguishes credit unions from “for profit” financial institutions. RiverLand continues to maintain an outstanding reputation with its members and among peers. Without the dedication of our Board of Directors and Audit Committee, individuals who volunteer their service without pay, RiverLand would not be the viable financial institution that it is today. Please join us in acknowledging our volunteers and saying thank you!

Board of Directors



Pictured from Left: Robert Spencer, Jr., Russell Jackson, Rochelle Oatis (Vice-Chair), Brian Burns (Chairman), Doug Boss (Treasurer), Jules Graham, Chris Clement (Secretary)

Board of Directors

Brian Burns, Chairman
Rochelle Oatis, Vice Chair
Chris Clement, Secretary
Doug Boss, Treasurer
Jules Graham
Russell Jackson
Robert Spencer, Jr.

Audit Committee

Appointed by the Board of Directors
Frank Williford, Chairman
Rhonda Dallimore
Lori Samaha
Lisa Saragusa
Elizabeth Wotawa

2025 Election of Officials Election Procedures

Credit Union members wishing to be considered for volunteer service on the Board of Directors should review the information and procedures outlined below.

At the 2025 Annual Meeting, three positions on the Board of Directors, each having a three-year term, will be filled. According to the bylaws addressing election procedures, each year members will be notified of the upcoming election and of the positions to be filled. Election at the Annual Meeting will be by ballot. There will be no nominations from the floor at the Annual Meeting. Instructions for voting by absentee ballot will be included in the October newsletter.

Any member or incumbent wishing to be considered for a volunteer position must petition the Nominating Committee no later than August 31, 2024.

Petitions must be in writing and sent to:

Nominating Committee

RiverLand Federal Credit Union

Mail: 639 Loyola Ave., Ste. 220
New Orleans, LA 70113

Interoffice Mail: L-ENT-RCU

Email: petitions@riverlandcu.org

In order to be considered for volunteer service, all candidates must meet specific minimum qualification standards. Each petition submitted to the Nominating Committee must be in writing and must state, at least, that the candidate:

- 1 Possesses areas of knowledge, experience, or interest pertinent to the Credit Union's future (please attach resumé).
- 2 Has a good credit standing and agrees to a credit investigation.
- 3 Is willing to accept the responsibilities of elected or appointed office.
- 4 Will be able to act independently and objectively regardless of external relationships with other Directors and employees.
- 5 Is not an employee of this or a competing financial institution.
- 6 Has not been a management employee of this Credit Union for at least twelve (12) months prior to the election date.
- 7 Understands the expectations of regular meeting attendance and the pursuit of educational opportunities relating to their Credit Union responsibilities.
- 8 Understands and accepts the commitment of time for attendance at regular meetings, special meetings, planning seminars, and educational workshops.
- 9 Has not been removed, as an elected official, for cause, for at least three (3) years prior to petitioning for nomination.
- 10 Is agreeable to nomination and will serve if elected to office.

Notification will be mailed by September 15th to those candidates that do not meet the minimum standards.

The Nominating Committee will begin accepting petitions to determine the committee's selection for nominations, and the entire slate of candidates will be included in the October newsletter.

If you have any questions concerning the election process for submitting petitions for the Board, contact George Lunsford, RiverLand President/CEO, at riverlandfcu.org or 504.576.5800.



**PUT THE
BRAKES ON
High Rates!**

Start Saving With Our Low-Rate Auto Loans

Stop settling for high rates at the dealership! We offer qualifying borrowers rates as low as **4.99% APR*** for up to **36 months** and as low as **5.99% APR*** for up to **60 months** for cars, trucks, and SUVs. By refinancing the remainder of your loan from another institution or choosing to finance a vehicle with a shorter term, you could save a substantial amount on interest!

Rates as low as

4.99%
APR*

up to 36 months



Apply today!

Here's how you can benefit from a shorter-term auto loan:

- ✓ *Qualify for lower rates*
- ✓ *Pay off your car loan faster*
- ✓ *No payments for 90 days*
- ✓ *No money down*
- ✓ *No application fees*

Did you know?

Instead of getting a personal loan when you need cash, qualifying borrowers can refinance their paid-off vehicle with us. We offer the same rates whether your car is new, used, or refinanced. Plus, auto loan rates are much lower than personal loans and credit cards, so you could save lots of money in the long run.

Call or visit us online to learn more.

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Meet Our Quarterly Winner!

SAVE WIN[®]

Save to Win is a special savings product that gives you all the benefits of a savings account – plus the chance to win big! Each \$25 that you save in a Save to Win* account earns you an entry into monthly and quarterly drawings to win cash prizes. While you're earning chances to win, you'll also be building your savings and earning account dividends. Talk about a Win-Win-Win!



Chris B. from New Orleans, LA.

*Scan Our QR Code
to Learn More*



Learn more about **Save to Win** at riverlandfcu.org. *Minimum \$5 deposit is required to open. Save to Win is opened as a secondary savings account. Official prize entry rules and a complete list of prizes are available at riverlandfcu.org/save-to-win. Void where prohibited by law. Residents of the following states are not eligible due to lack of approved Prize-Linked Savings Legislation: MS, FL, AK, CO, DC, DE, IA, ID, MA, MD, ME, ND, NH, NM, NV, SD, TN, VT, WV, WY.



Let Us Know Before You Go!

*Avoid having your debit or credit card
declined for out-of-state activity.*

Whether you are traveling just a few states away or to a foreign country, notify us of your upcoming travel plans. This will help prevent your RiverLand debit card and credit card from being declined for potentially fraudulent or unusual activity. Just call us or send a secure email through our website with your travel dates and destinations. It takes just a moment of your time and can give you peace of mind knowing your cards will be available when you need them.

**Add travel notices in Online or Mobile Banking
or call: 504.576.5800x4 • 800.586.4RCU(4728)x4**

Dormant Account Fee Reminder

A dormancy fee of \$25 will be assessed monthly on any savings or checking account with a balance of less than \$100 that has not had a member-initiated transaction within the past 12 months. In order to avoid the dormancy fee, we encourage you to activate your account. Please call one of our friendly Member Service Representatives to discuss your options.

Account Disclosures

RiverLand's account disclosures are always available to members upon request. Disclosures include the Membership & Account Agreement, Funds Availability Policy, Privacy Policy, Electronic Funds Transfer Agreement & Disclosure, Truth-in-Savings Disclosure, Fee Schedule, Business Continuity Plan, and others. If you would like a copy of any disclosure, you may obtain one from our website (riverlandfcu.org) or call one of our friendly Member Service Representatives, and we will be glad to mail one to you.