

Member Matters

2024 Fall Newsletter • Enhancing your financial well-being.

 **RiverLand**
FEDERAL CREDIT UNION



Create Core Memories in a Car You'll Love!

Same Rates on New & Used Vehicles • No Payments for 90 Days

Thinking about getting a new car? You picked a great time! Dealerships often cut prices on their current inventory to make space for next year's new models. Get pre-approved with us now, so your financing is ready when you are!

Plus, we are offering the same great rates on used and refinanced vehicles. Don't miss out – act fast and save big!

- ✓ *No Application Fees*
- ✓ *No Payments for 90 Days*
- ✓ *100% financing (including tax, title, & license)*

Rates as low as

3.50% APR*
up to 36 months



Apply today!



Applying for a loan with us is a breeze!

Our experienced lending team and streamlined process ensure you receive exceptional service and value every time.

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



*APR = Annual Percentage Rate. The "as low as" rate is subject to the borrower's credit history, repayment term, 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 \$29.31. Refinancing excludes current RiverLand loans. Restrictions and limitations apply. Call for details.

Make the holidays *bright!*

Budget-Boosting Loan & Christmas Club Savings Account

The holiday season can undoubtedly be a stressful time of year, but we've got some financial tools to help make it merry and bright!



Plan Ahead for Holiday Spending – Christmas Club

Setting aside a little money each month will make a big difference when the holiday season comes back around. Open a Christmas Club and earn a slightly higher rate than our regular savings account with no monthly fees. Each year, on October 1st, we'll automatically transfer your built-up savings into your prime savings account, so it's ready for holiday spending!



Christmas Clubs

Get started today with any amount and frequency!



Give Your Holiday Budget a Boost – \$1,000 “Grand” Loan

Need a little extra cash this season? Apply for our pre-approved* \$1,000 loan. There's no credit check! Just submit your request online, and if the funds are approved, we'll deposit it into your checking or savings account – whichever you prefer.



Grand Loans

Request your Grand Loan before December 15, 2024.

*This is not an offer for an extension of credit, nor a commitment to lend. Qualifying criteria, restrictions, and limitations apply. A \$35 non-refundable loan request fee applies. Must have qualified Direct Deposit established prior to processing. Qualifying borrowers must be a Member in Good Standing, have year-to-date earnings of \$18,000 by October 1, 2024 (earnings must be verified to complete processing), and be employed in current position continuously for the past 6 months. See Grand Loan Request Form for details.

Call or visit us online to learn more.

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HAPPY RETIREMENT, Betty!

If you've ever called RiverLand, you've likely heard the recorded voice of Betty Frisby, a.k.a. "The friendliest voice in corporate America." After 37 years of dedicated service, Betty will be retiring in December of 2024. We are immensely grateful for her years of service and the positive impact she has made on the credit union. Her extensive knowledge, warm demeanor, and sincere support have been invaluable.

On behalf of RiverLand's membership, volunteers, and employees, we would like to wish Betty a joyful and rewarding retirement!

Scan the QR code and submit your favorite memory of Betty!



I am so fortunate to have been part of RiverLand FCU's history for the past 37 years. Starting as a NOPSI Credit Union employee working in the basement of the Barrone Street office answering phones, I never envisioned the great things that were to come. RiverLand gave me the opportunity to learn and to grow within the company. I am blessed to have known so many wonderful members that have enhanced my life in ways they will never know. I wish I could personally thank each one! We have shared laughter during the best of times and even shed a tear or two when times were not so good. Thank you for giving me the opportunity to be of service all these years and know that I will truly miss my "RiverLand Family."

- Betty

Did you know?

Betty was awarded a title of "Friendliest Voice in Corporate America" by Nancy Friedman, a.k.a. the Telephone Doctor, in the early 1990's.

Celebrating International Credit Union Day

On October 17, 2024, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. **In honor of this special day, we are hosting a prize drawing at ALL our branch offices AND on social media.*** Follow us on Facebook for more information. Entries will be accepted between 10/17/24 to 11/15/24, and prizes will be distributed just in time for Thanksgiving.



*Must be 18 to enter. No purchase necessary.

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!



Anna D. from New Orleans, LA.

Scan Our QR Code
to Learn More



Learn more about [Save to Win](https://riverlandfcu.org) 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.



Fraud Rises During the Holidays

Protect yourself with Card Controls.

Fraudulent activity always goes up during the holiday season. Like many of us, you'll likely be spending more money online and at local shops, so be extra vigilant about suspicious retailers and payment requests.

Rest assured, however, that if your debit or credit card is stolen, you can mitigate the damage using Card Controls in our mobile app.

Card Controls allows you to:

- *Report a Lost/Stolen Card*
- *Temporarily Block Your Card*
- *Notify Us of Travel*



For further protection, set up account activity alerts using the bell icon in your app.

Visit riverlandfcu.org for more details.



Election Update

All of our Board of Directors up for re-election were unopposed and will be declared elected by acclamation during our 2025 Annual Meeting.