

THE CURRENT

Quarterly Newsletter | SUMMER 2016 | riverfallcu.com

01267-NEWS-0716

EMV CHIP DEBIT CARDS AND DEBIT CARD FRAUD

Along with RiverFall Visa credit cards, our Visa debit cards now come with EMV (Europay, MasterCard, Visa) chip technology. If you haven't already received your new debit card with the chip, you can expect it soon. These cards are nearly impossible to counterfeit, make travel even easier, and do everything magnetic stripe cards do but more securely.

The EMV chip is a secure microprocessor built into a card or other payment devices (e.g. mobile wallet on smart phone). The chip generates a unique number for each sales transaction, making it extremely difficult to use a cloned card fraudulently on a card-present transaction. Magnetic stripe cards use static cardholder data that remains the same for every transaction, which makes them attractive targets for theft, cloning and use in card fraud.

EMV chip cards are already well-established outside the US, particularly in Europe. Crime migrates to the easiest targets, which right now includes the US. Upgrading to the EMV standard is anticipated to greatly reduce card fraud here in the US. And, merchants who aren't using EMV capable—and enabled—POS equipment can be held responsible for card-present fraud losses in certain instances.



Personal Identification Numbers continue to reduce the risk of fraudulent transactions. It is still important to establish and use a PIN. In the event your EMV chip card is actually lost or stolen, you can lessen the chances of fraud occurring by taking this additional security measure. Call Card Self Service (800.757.9848) to reset or establish your PIN.

As you may know, we recently reinstated the debit card PIN requirement for transactions conducted at certain categories of merchants due to additional instances of fraud and losses. The smarter technology and added security of the EMV chip should alleviate the need for this in the future. But the fact of the matter is that by requiring a PIN, any card or cardholder data that is stolen is far less likely to be used successfully.

Visa fraud protection gives you complete confidence using your account everywhere you shop - in store or online. Always remember the Visa Zero Liability Policy* provides you with protection against fraud. Should someone steal your Visa card number, you pay nothing for their fraudulent activity. You are also protected when shopping online.

SO WHAT'S THE BOTTOM LINE?

You have Visa's guarantee of protection, but our goal is for you to be personally protected from loss and your credit union as well. With EMV chip technology, the liability shift to merchants when not using up to date equipment, and the additional use of cardholder PINs, we hope to avoid continued financial losses from fraud that over time can negatively impact our ability to offer you the lowest possible rates on loans and fees for service. At RiverFall, we remain steadfast and diligent in our efforts to best serve you.

*Visa's Zero Liability Policy covers U.S. - issued cards only and does not apply to certain commercial card transactions or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.



OFFICE LOCATIONS

Main 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

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

Memberline
800.760.1421

Fee schedule available
at riverfallcu.com

MORE RIVERFALL PACESETTERS

Congratulations to these additional students who were selected to receive the Pacesetter Award during the 2015-16 school year:

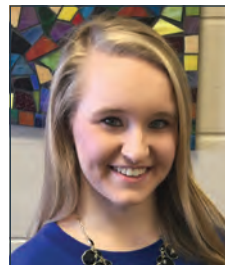
RiverFall Credit Union is proud to have teamed up with Spectrum Reach to honor our community's outstanding young volunteers with the Pacesetter Award. This unique program recognizes Tuscaloosa area high school students (grades 9-12) who set the pace for their peers and community through volunteerism. The current nomination period has closed, but be on the lookout for the next opportunity to nominate your Pacesetter!

Each monthly winner receives a framed certificate and a savings certificate from RiverFall. They are also featured in a commercial that airs in the month following their presentation. At the end of the school year, one overall winner is selected to receive a special gift from Spectrum Reach.

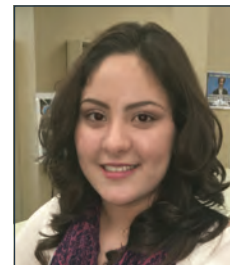
For more information or general questions about the Pacesetter Award, please contact Susan Butler at 205.759.1505.



November
Victoria McLemore
Hillcrest High School



December
Katie Carnes
American Christian Academy



January
Danica Gutierrez
Paul W. Bryant High School



February
Peyton Allen
Tuscaloosa County High School



March
Cameron Smith
American Christian Academy



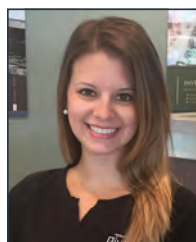
April
Riley Kate Lancaster
Tuscaloosa Academy

WELCOME NEW EMPLOYEES

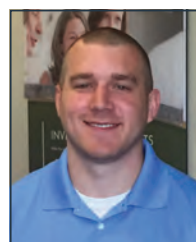
We are excited to introduce two new members of the RiverFall team.

Taylor Dunn and Caleb Baumgarten are our newest Member Service Associates. Both joined us in April, 2016. Taylor graduated from the University of Alabama, has a background in the performing arts, and really enjoys working with people. Caleb is a UA grad, former Bama cheerleader, and has lots of valuable retail work experience. Both are excited to be here and look forward to having the opportunity to assist you.

Please join us as we extend a warm welcome to Taylor and Caleb!



Taylor Dunn



Caleb Baumgarten



Big life changes?

Your qualifying life event gives you 60 days to enroll for health insurance.

Don't wait. Call 1-888-416-2166



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TSH-1108931.1-0115-0217

GOOD NEWS

ATM service is now available at all RiverFall locations! New ATM, drive up teller lanes and drive up night drop are now completed at our main office on 6th Street.

Thank you for your patience throughout the construction process.

SYSTEM UPGRADE ON TRACK

You may recall our spring announcement that we are upgrading our core financial software and implementing a number of significant data processing system enhancements that will be online as of October 2016. These upgrades will give us many immediate benefits, as well as much greater capabilities to provide you with the level of service you deserve. We have planned and prepared for these upgrades for some time and are excited about improving and enhancing our products, services and system functionality.



Beginning at the close of business on Friday, September 30, and continuing into Monday, October 3, we will be upgrading our core system. Most of our member access channels will be unavailable until we return to normal business tentatively scheduled for noon on Monday, October 3. riverfallcu.com/SystemUpgrade

A detailed schedule regarding accessibility and limited service disruption will be posted on our website, but below is a quick look at those areas affected as well as some of the changes you might expect.

VISA Debit Cards & ATMs – During conversion weekend, September 30 to October 3, your debit card will continue to work, but cash and purchase limits may be reduced. ATM balance inquiries and ATM account transfers will not be available.

Online and Mobile Banking (inc. Bill Pay) During conversion weekend, September 30 to October 3, expect these services to be unavailable. Thereafter you'll see a fresh new look for online banking as well as a new mobile app. Exact details will be announced. Also expect some user IDs to change as well as passwords.

Telephone Banking – During conversion weekend, September 30 to October 3, service will be unavailable. There will be a new phone number for telephone banking and user IDs and PINs will change.

Shared Branch Access – During conversion weekend, September 30 to October 3, Shared Branching Outlets (Service Centers) will have limited transaction capability and will follow off line guidelines.

Checking and Savings Accounts – Your member number will not change but expect to see different account type (sub) numbers. You won't need new checks, simply continue to use the checks you have.

Direct Deposits, Automatic Payments & Automatic Transfers – These WILL NOT be affected by the system upgrade and will continue to be processed as usual. No action is required on your part with regard to these items.

Statements – During conversion weekend, September 30 to October 3, there will be a very small window of inaccessibility to electronic statements. Expect a new, updated look for your statements but your statement cycle will remain the same.

Loans and Lines of Credit – Your secured, unsecured, lines of credit or mortgage loans will remain the same.

VISA Credit Cards – Your VISA credit card service will not be interrupted by the upgrade.

What you can do to be prepared:

- Be aware of downtime (when certain services will be unavailable).
- Have alternate payment methods available such as cash, credit cards, and checks – just in case – during the upgrade weekend.
- Complete all necessary in-branch transactions prior to close of business Friday, September 30.
- Be sure to obtain all needed information from online banking in advance. This includes printing any check images you may need as these will not be immediately available upon completion of the conversion.

As we move closer to the upgrade weekend, please visit us at riverfallcu.com for more complete information, FAQs, and further updates as they develop.

CREDIT UNION CLOSINGS

July 4, 2016
Independence Day

September 5, 2016
Labor Day

October 10, 2016
Columbus Day

CURRENT RATES

15 Year Fixed Home Loan
As low as
3.125% APR*

Adjustable Rate HELOC
As low as
3.25% 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

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

RELAY FOR LIFE - THANK YOU TO OUR MEMBERS

RiverFall CU participated once again in the **Tuscaloosa County Relay for Life**, a team event to fight cancer. The event was held on May 13th, 2016 at Government Plaza in downtown Tuscaloosa.

Our Team RiverFall fundraising consisted of selling World's Finest Chocolate candy bars, raffle tickets, and team t-shirts. Our staff also raised money by making donations each Friday throughout our campaign to dress down in our blue jeans. We had many business members and community partners who supported our team with corporate donations too. All proceeds from our fundraising benefitted the Tuscaloosa County Relay and our local chapter of the American Cancer Society. Thanks to the hard work of our staff and the generosity of our members, our fundraising total was \$4,628 and we came in 2nd place among all of the participating teams for the most money raised!

The event theme this year was Dr. Seuss, and each team was challenged to choose a Dr. Seuss book as a team theme. RiverFall chose One Fish, Two Fish, Red Fish, Blue Fish. Our team slogan was "From There To Here, From Here To There, Fishing For Cures Everywhere!" Special thanks to many of our staff and their family members for offering their time and talents for our t-shirt design, campsite decorations, and raffle prizes. We came in 2nd place for our t-shirt design as well!

Most importantly, thank you for your support. We couldn't do it without you! It's always so meaningful to come together for this event and to support those affected by cancer and this very worthy cause.



1st place raffle winner



2nd place raffle winner

RIVERFALL ANNOUNCES 2016 SCHOLARSHIP RECIPIENTS

Congratulations to the following recipients of RCU scholarship awards:

These outstanding high school seniors were recently awarded \$2,500 each in college scholarship funds from RiverFall. We are very proud of these members of our credit union family. We would also like to take this opportunity to thank all who applied. Winners were selected based on academic record, leadership, community service, and essay. We wish all the best to these college bound students and to all of the 2016 graduates of RCU!

For additional information or questions regarding RCU scholarships, please contact Susan Butler at 205.759.1505.



TyVontre' Bright
Northridge High School



Jacob Elliott Hines
Tuscaloosa County High School

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