

Cover Version 1 - mailed to states eligible for Save to Win

SAVE  WIN[®]

WIN UP TO
\$5,000
IN QUARTERLY PRIZES



The account that rewards you for being responsible.

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!*

With or without cash prizes, you win by developing positive financial behaviors that can help you achieve your larger financial goals.



Take the first step and leap toward your goals!

**Open your Save to Win
account today!**



504.576.5800x3 • 800.586.4RCU(4728)x3 • riverlandfcu.org

Scan QR code for more details.



*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.



Cover Version 2 - mailed to states NOT eligible for Save to Win

5.15 % APY*

Bump-Up Certificate

24-month term • \$10,000 minimum



Your savings deserve a raise!

With a **Bump-Up Certificate**, you can **lock in a great rate** and enjoy the **flexibility** to “bump” your rate if ours goes up! Activating your Bump-Up is easy, and there’s no cost. If our current rate on a like-term certificate goes up, all you have to do is contact us to raise your rate.

Why invest in a certificate?



Higher Earnings – Certificates have a higher return than most savings options, allowing your money to grow faster.



Financial Security – Your money is guaranteed to earn dividends* and is federally insured to at least \$250,000. Learn more at NCUA.gov.



Minimal Effort to Start – Just make a deposit and ask us to put it in the Bump-Up Certificate of your choice.

How to Invest

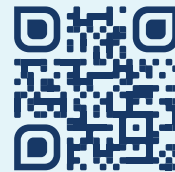
Most High-Tech

Use online banking to transfer funds from another bank or credit union, or use our mobile app to deposit a check.

Most Direct

Visit any RiverLand office or Shared Branch to deposit cash or checks.

Call for more options.



Scan QR code for more details.

Open a Certificate today!

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*APY = Annual Percentage Yield. APY is effective as of October 1, 2023, and is subject to change without notice. Early withdrawal penalties, restrictions, and limitations apply; fees may reduce earnings. Call for details.



READY TO BUILD YOUR CREDIT?

Our Secured Credit Card can help!

It's important to have a healthy relationship with credit and a clear understanding of how it works. Having a strong credit score can make you eligible for lower interest rates and better loan options when you need them. If you're just starting to build credit, or if you want to improve your credit score, a secured credit card from RiverLand can help!



What is a Secured Credit Card?

Known elsewhere as a **Credit Builder Card**, our Secured Credit Card is an effective way to build positive credit history without paying excessive fees. Plus, it's affordable! Our interest rate is only 10.88% APR*, less than half the current national average of 22.75% APR**.

If you get approved for a Secured Credit Card, you allocate a specific amount of funds to "back" the card. This will determine your spending limit and can be as little as \$500. Then, your allocated funds are saved in an account that earns monthly dividends.

While you use the secured card and pay it down each month, we report your payments to the credit bureaus. When you no longer need the Secured Credit Card, the savings you allocated, *plus the earnings*, will be made available to you. Ideally, you leave with a healthy credit score and higher savings balance!

Get started today!

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Have college-age kids in the family?

Set them up for a win! A secured credit card is an excellent, low-risk option for young adults with little-to-no credit history. If they use the card responsibly, a positive credit history could help them pay less for other loans in the future.



Want a Free Credit Score Review?

Request a free walk-through of your credit report and score from one of our Certified CU Financial Counselors. They will access your TransUnion report via a "soft inquiry," so your score is not affected. To request your review, visit riverlandfcu.org and select "Credit Reviews" under the "Member Resources" menu.



Scan QR code for more details on Secured Credit Cards.



Lower Your Healthcare Costs *with a Health Savings Account*

A Health Savings Account (HSA) is ideal for members with a **High Deductible Health Plan (HDHP)**. The account allows you to deposit pre-tax* income into a dividend-earning account and withdraw funds at any time for medical expenses. Get a free debit card with your HSA to make payments at the doctor or pharmacy even easier.

Important Note for Retirees: HSA accounts set up through an employer may start charging fees after you retire. Check your account disclosures carefully. If you're being charged fees, consider transferring to RiverLand and reduce your out-of-pocket expenses.

Open your HSA today!

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*Please consult your tax advisor regarding any tax implications of your HSA contributions/withdrawals. It is the responsibility of the accountholder to verify that their insurance plan is truly a high-deductible health plan (HDHP).



Christmas Clubs *Set Aside Funds for the Holidays*

Did the holidays sneak up on you again? Make sure next year is different by planning for it today! When you start a Christmas Club account with us, we can help you set up an automatic savings plan. When October 1st rolls around, the total you saved is transferred into your main account, so you can easily use it for holiday shopping.

Setting up your account is easy! Just pick a deposit frequency and amount that works best for you. For example, if you deposit \$20 biweekly for a year, you could have \$500 set aside for next year.

- No minimum deposit required.
- No monthly fees.
- Earns dividends on balances over \$105.
- No required start date.

Start saving now for next year!

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If deposits are set up automatically, they will continue without interruption building your balance for next year. To encourage saving through the full Christmas Club cycle, there is a \$15 fee for withdrawals made before September 30.

The Good Book

Because we take great pride in our quality of member service, we keep a collection of letters at the credit union that we refer to as "The Good Book." It's full of exceptional member experiences that help to remind us of whom we really work for and why our credit union exists. As a member-owned financial institution, we appreciate every letter, email, and kind word you send to us. We'd like to share a few with you today. Thank you for your continued support!

Dear RiverLand,

I would like to express my sincere appreciation for Miss Anita at the Morgan City Branch! She is always kind and willing to assist with all of our banking needs and concerns. Even when we travel stateside or out of the country, we have called her for assistance. She stops what she is doing to help with our accounts. Her kind voice and willingness to assist goes beyond just an administrative employee for RiverLand! She is a trustworthy person whom my husband and I depend on!

You have a great team in Morgan City! Miss Anita and Miss Jan have GREAT customer service skills!

Respectfully,
Judy O. | Member since 1987

Dear RiverLand,

I want to let you know you have an awesome asset in Michelle of accounting. First, she was so very kind and patient with me. I know nothing of computers, and she walked me through each step I needed to do in order to send her the document she needed. Sometimes I had to do a step twice, and she never made me feel rushed! I can't thank her enough for this most pleasant experience.

Sincerely,
Maisie H. | Member since 1986

Dear RiverLand,

Loan Officer Jennifer Brown is an outstanding employee that deserves to be recognized based on my personal experience. She helped my family and I to have security during a few uncertainties and unfortunate chain of events (vacation and an unexpected death). Jenn's professionalism and prompt response is greatly appreciated. I almost view her as my personal banker. All my incoming trainees and current employees can expect me to always refer them to Jenn to either open a checking/savings account or consult with her about some way of building credit through RiverLand. Jenn is definitely an asset to the company. I thought it would be only fair to notify one of her superiors of this employee's efforts and a satisfied member's appreciation.

Thank you,
Kevin O. | Member since 2022



Election Update

All of our Board of Directors up for re-election were unopposed and will be declared elected by acclamation during our 2024 Annual Meeting.