

## 45<sup>th</sup> Anniversary Certificate Special



10-month  
**4.50%** APY\*  
Certificate

We're celebrating 45 years  
with a gift for you!

Instead of celebrating with cake and candles, we have a Certificate Special for you. **This is a chance to grow your savings at 4.50% APY\* for 10 months.** This is currently our *best* rate at our *shortest* term with our *lowest* minimum deposit (just \$1,000), so you can enjoy earning without the long-term commitment.

### Why invest in a certificate?



**Higher Earnings** – If you have large amounts of cash sitting in a low-rate savings or checking account, it could be earning more for you. Certificates have a higher return than most savings options, allowing your money to grow faster.



**Financial Security** – If you invest in the stock market or cryptocurrency, you may lose money in an economic downturn. With us, your money is guaranteed to earn dividends\* and is *federally insured* to at least \$250,000.



**Minimal Effort to Start** – Just make a deposit to your RiverLand account. Then, ask us to move it to a 10-month Certificate. It's that easy!

### Invest today and celebrate with savings!

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

### 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.*



Find the certificate that's right for you!  
Explore more options on our website.

# 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!



Standing from left: Jules Graham, Russell Jackson, Robert Spencer, Jr., & Doug Boss  
Seated from left: Chris Clement, Rochelle Oatis, & Brian Burns

## **Board of Directors**

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

## **Audit Committee**

*Appointed by the  
Board of Directors*

Frank Williford, Chairman  
Rhonda Dallimore  
Lori Samaha  
Lisa Saragusa

## 2024 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 2024 Annual Meeting, two 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, 2023.

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](mailto: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 15 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 [riverlandcu.org](http://riverlandcu.org) or 504.576.5800.

# LOOKING BACK AT WHERE IT ALL BEGAN

*Celebrating 45 Years*



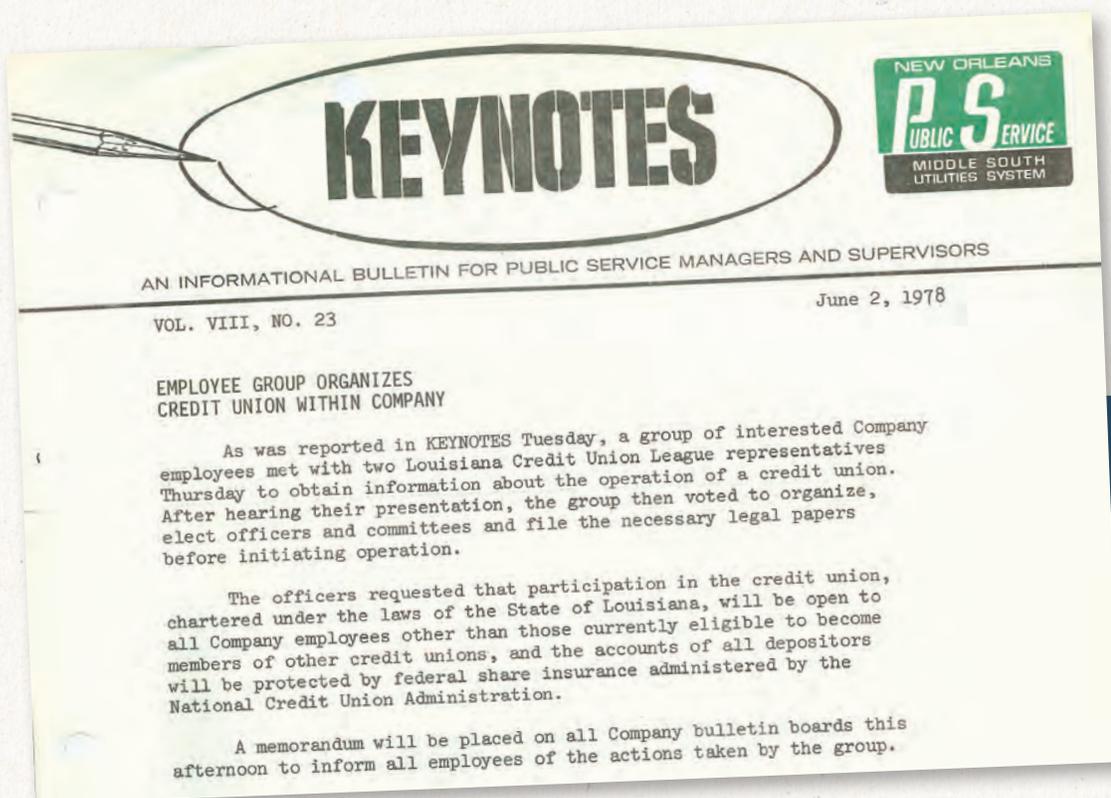
Providing affordable financial products without sacrificing quality and service was the idea that sparked the beginning of our Credit Union. In the summer of 1978, a group of New Orleans Public Service, Inc. (NOPSI) employees decided to combine their resources and charter a Credit Union with the State of Louisiana. Our modest beginnings flourished along with the success of our sponsor company, and as NOPSI merged with other utility entities and its employee base expanded, so did our membership.

We became RiverLand Credit Union in 1990 to better reflect the diversity of our members and to symbolize the rich, flourishing land that exists next to a river. In 2014,

our members voted to become federally chartered – thus adapting our name to RiverLand Federal Credit Union.

Even though much has changed over the past 45 years, our members have – and always will – remain at the heart of everything we do. We pride ourselves on being a strong financial partner for more than 40 select employer groups and their families across Louisiana, Mississippi, Arkansas, Texas, and beyond.

During this special anniversary, we wanted to thank our members for believing in our mission and deciding to be part of it. We're confident it's going to be a great year for our Credit Union, and we're excited for the years ahead.



*A piece of  
OUR HISTORY*



## Still using checks? *This is for you.*

As newer financial technology makes theft increasingly hard, an old scam called “check washing” is making a surprising comeback. Check washing occurs when criminals erase the ink on a check using chemicals found in common household cleaning products. Then, they “reuse” the check by rewriting it to themselves, typically leaving the amount unchanged, so the fraudulent check clears without detection. It can be weeks before an unsuspecting check writer realizes their funds did not make it to the correct person.

While their popularity is decreasing, checks are still commonly used for paying landlords, sending money to family, or making large purchases. If you find yourself writing a check, consider the following before dropping it in the mail:

- » **Checks display your account information.** If your check ends up in the wrong hands, your entire account is compromised. The fraudster has your name, address, routing number, and account number at their fingertips.
- » **There are more secure alternatives.** Most billers have online payment options that are more direct and credit your account more immediately than mailed payments. With our Mobile App, you can use Online Bill Pay or Account-to-Account transfers to move money or make payments.
- » **Bring your checks straight to the post office.** If you do need to mail a check, don't leave it in an unsecure, standalone mailbox. This is an invitation for criminals. Instead, either hand it straight to a letter carrier or take it directly to the post office.
- » **Review your statements thoroughly.** They are your last defense, so review your statements each month to ensure your checks are processed correctly. With our Mobile App, you can view check images as soon as they clear.

At RiverLand, your financial security and well-being are our priority. If you have any reason to suspect fraud, notify us immediately. We will act quickly to secure your account and keep your funds safe.

**If you would like us to cover a specific financial topic, email us at [marketing@riverlandfcu.org](mailto:marketing@riverlandfcu.org).**

*We'd love to hear from you!*



## *Let Us Know Before You Go!*

*Don't have 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](http://riverlandfcu.org)) or call one of our friendly Member Service Representatives, and we will be glad to mail one to you.