

When you have better things to do than watch the stock market!



Watch your earnings grow with our 2.70%^{APY*} Certificate!

CERTIFICATE
SPECIAL

2.70%
APY*

17-month
\$5,000 minimum

Concerned about the ups and downs in the market? Relax and enjoy high-yield, guaranteed earnings on our Federally Insured certificates. Our 2.70% APY* Certificate allows your funds to grow worry-free with the benefit of the unparalleled member service, security, and stability of RiverLand. Plus, our streamlined process makes it easy to invest.

Invest today by phone or visit one of our convenient office locations!

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

But hurry, this offer ends soon!

STAY AHEAD of the Hackers!

More than 3 Billion Data Records were compromised in the first half of 2018!*

*Breach Level Index. breachlevelindex.com (2-25-19)

Data breaches are a growing threat increasing in frequency and size almost every year. Considering the expanding number of exposed records, it's not a question of if your data will be compromised, but when. With so many occurrences and such differences in the type and amount of information compromised, protecting yourself can seem overwhelming, **but it isn't!**



EZ Tips to Take Your Online Security Up a Notch:

1. Stop Recycling Your Passwords

When it comes to password security, most of us are still dropping the ball. In fact, nearly 60%* of all online users recycle the same password on multiple accounts; hackers know this, and they use our lack of protection against us. Why give criminals a master key to your secure online access? Use a different password for each of your accounts.

*The Psychology of Passwords: Neglect is Helping Hackers Win. lastpass.com (2018)

2. Focus on Length

When creating passwords, instead of just trying to meet the minimum length requirements, exceed them. Current research shows that lengthy passwords can be more effective than short ones. Think of your password as a "passphrase." Get creative and try to be unpredictable with longer phrases that are personal to you and are easy to remember. See an explanation of how this works in the column to the right.

3. Use a Password Vault

Remembering separate, unique passwords can be challenging; that's why we recommend using a password vault, or manager software, to securely store all your passwords with state-of-the-art encryption. With a password vault, you can have countless individual passwords and you only have to remember one. Some products even generate random passwords for you, making them more resistant to password cracking programs.

4. Add a Second Layer of Protection

Two-factor authentication can protect your accounts even if your password is compromised because it requires information **only you** can access. Most often, a temporary code is sent to you via a text or email. If a hacker doesn't have the code, they can't gain access to your account. Many financial institutions, including RiverLand, require it; but did you know that popular sites such as Amazon®, Facebook®, PayPal®, and even Pinterest offer a second layer of security? They just rely on you to set it up. So, take advantage of it whenever you can by exploring the security settings on the sites you use most often.

Longer Passwords = Stronger Passwords

Using the same core phrase, we created five passwords to test. In the chart below, you can see that the longer passwords are much more difficult to crack.

But don't rule out complexity, each password we tested has a mix of upper and lowercase letters, numbers, and symbols to make them stronger. Consider the password "12345678910", it has 11 numerical characters, but it can be cracked in just 3 seconds!

Phrase: *New York City is my favorite vacation spot!*

Number of Characters	Password Created from Core Phrase	How Fast It Can Be Cracked*
8	NYCis#1!	9 hours
10	NewYcIs#1!	6 years
12	NewYcityis#1	34 thousand years
14	nYc=mi#1vacay!	204 million years
16	nYcity=mi#1vacay	1 trillion years!

*To test passwords, you can use websites like: howsecureismypassword.net

Here at RiverLand, we work diligently to safeguard your account information. When it comes to using Mobile and Online Banking, an ATM, or "TONEY," you play the most important role in keeping your accounts safe. **Stay creative and vigilant, so you don't easily become a victim!**



GET READY FOR Summer Fun
with our Sport & Recreational Vehicle Loans!



New, Used, & Refinanced

Boats, Motorcycles, RVs, ATVs, Tractors, Wet Bikes, & More!

Rates as low as

4.24%
APR*

with automated payments

You can enjoy the great outdoors this summer with a RiverLand Sport and Recreational Vehicle Loan! Whether you prefer boating, camping, or cycling, we can help take your summer fun up a notch. We finance both on- and off-road vehicles with our great low-rate loans.

No Pay for 90 Days • No Money Down • Up to 60-Month Terms*

Apply now; this rate won't last forever!

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

*As low as rate is subject to 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 with qualified automated payments and may increase if qualified automated payments cease. Monthly payment example per \$1,000 borrowed = 60 payments of \$18.53. Refinancing excludes current RiverLand loans. Restrictions and limitations apply. Call for details.

There's No Place Like Home!



Our **Home Equity Line of Credit** Can Add Value to Your Biggest Investment

With home values and interest rates on the rise, there's never been a better time to renovate before rates go up! Whether you're looking to update a kitchen, remodel a bath, or add additional living space, our Home Equity Line of Credit is the right tool. You can use the built up equity in your home to finance renovations that will increase your home's overall value and will add enjoyment the whole family can appreciate. Don't hesitate, call us today to discuss your home equity options!

Rates as low as
5.25%
APR*
with automated payments

- ✓ Credit Limits up to \$500,000
- ✓ Low-to-No Closing Costs*
- ✓ Up to 20-Year Terms
- ✓ No Application Fees

Apply Today and We'll Make Your Dream Home a Reality!

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

*Annual Percentage Rate (APR) is variable and may change quarterly. A .25% rate reduction will apply if borrowers make qualified automated payments. Your APR will never be less than 3.50% or exceed 18% or the maximum allowed by law. RiverLand shall pay customary closing costs excluding parish/county assessed documentation fees or a borrower elected certified appraisal. Loan cancellation within the first 36 months may result in the repayment of credit union-paid closing costs. Minimum initial draw is \$2,500 or as determined by state law. Property must be owner occupied. Restrictions and limitations apply; call for details.



MEMBER SERVICES

FOR EVERYONE

Shared Branching
 Checking Accounts
 Checking Accounts with Courtesy Pay
 Money Market Checking Accounts
 Debit Cards
 FREE ATM Services
 Online Imaged Check Copies
 Internet Banking
 Internet Bill-Paying Service
 Mobile Banking
 FlashDeposit
 SendMoney
 FlashView
 Money Manager
 Electronic Account Statements
 Electronic Account Transfers
 "TONEY" Audio Response Teller (24/7)
 Internet Website
 Direct Deposit & ACH Deposits
 Lifetime & Full Family Membership

FOR THE SAVER

Savings Accounts
 Money Market Accounts
 Certificate Accounts
 HSAs (Health Savings Accounts)
 Christmas Club Accounts
 IRAs (Individual Retirement Accounts)

FOR THE BORROWER

New & Used Car, Truck, Boat,
 Motorcycle, RV, & ATV Loans
 New & Used Vehicle Refinancing
 Home Equity Loans
 Home Mortgages
 Mastercard® Accounts
 (Platinum, Gold, Classic, & Secured)
 RCAs (Revolving Credit Accounts)
 Seasonal Loans (Low Rate/12 Months)
 Signature Loans
 Savings & Certificate Secured Loans
 GAP Vehicle Loan Protection
 Mechanical Repair Coverage for Vehicles
 Low-Cost Loan Payment Protection:
 Life, Disability, & Involuntary Unemployment

LOAN SERVICES

Fast Loan Approvals
 Loans-by-Phone Application Processing
 Secure Internet Application Processing
 New & Used Car Valuations Online

ADDITIONAL SERVICES

Wire Transfers of Funds
 U.S. Savings Bonds Redemption
 Official Checks
 Money Orders
 TurboTax® for the Web
 Postage Stamps
 Quarterly Newsletter
 Courteous, Professional Service

INSURANCE SERVICES

Free Accidental Death
 & Dismemberment Insurance
 Affordable Auto, Home, & Personal Lines

MANAGEMENT STAFF

President/CEO Carol L. Irby
 Chief Financial Officer Lori Lassere-Bourg
 Vice President of Operations Rhonda Cubbedge
 Vice President of Marketing Charmaine Bocage Russo
 Vice President of Lending Patricia Unsworth
 Vice President of Info Technology George Lunsford

STATISTICS

	February 2019	February 2018
Total Assets	\$261,121,565	\$236,139,622
Total Funds	\$234,747,022	\$213,140,992
Total Loans	\$224,166,974	\$201,510,739
Total Members	15,105	14,675

CURRENT RATES

LOAN RATES Annual Percentage Rate

New, Used, & Refinanced – Cars, Trucks, & SUVs (100% financing/60 months/with automated payments) as low as.....	2.24%**
New, Used, & Refinanced – Recreational Vehicles such as Boats, Motorcycles, RVs, ATVs, Motor Homes, & Tractors (100% financing/60 months/with automated payments) as low as.....	4.24%**
Home Equity Loans ... rates as low as prime minus25%
Signature Loans (12 months)	6.99%**
Mastercard® (no annual fee) Platinum.....	7.90%

Rates and terms are subject to change, call for a complete list.

*Available for a limited time to qualified borrowers. Restrictions and limitations apply. Call for details. Monthly payment example per \$1,000 borrowed=12 payments of \$86.60.

**As low as rate is subject to borrower's credit history, repayment term, and collateral. These rates and terms are available for a limited time to qualifying borrowers on specified collateral loans with qualified automated payments and may increase if qualified automated payments cease. Monthly payment examples per \$1,000 borrowed: 2.24% APR = 60 payments of \$17.64 and 4.24% APR = 60 payments of \$18.53. Refinancing excludes current RiverLand loans. Restrictions and limitations apply. Call for details.

INVESTMENT ACCOUNTS

Dividend rates on investment accounts are reviewed each Monday. Rates shown below were paid April 1, 2019. Yields reflect monthly compounding. The minimum balance requirement on accounts listed below is \$1,000 unless otherwise noted (see Truth-in-Savings Disclosure for complete information).

TERM/TYPE	Annual RATE	Annual YIELD
HSA – no minimum balance	.74%	.75%
Money Market IRA – \$100 minimum balance		
\$100,000 or more	.74%	.75%
\$100 - \$99,999	.49%	.50%
Money Market Savings	.39%	.40%
Money Market Checking	.15%	.15%

STEP-UP CERTIFICATES

With our Step-Up Certificates, you may increase or "Step-Up" your earnings rate one time (for the remainder of your term) to the current rate on a like-term certificate. Activating Step-Up is easy, there's no cost, and it can be done after just half of the certificate term. Step-Up Certificate Rates are also available on IRAs and HSAs. \$10,000 minimum on Step-Up Certificates.

CERTIFICATE TERM	Annual RATE	Annual YIELD
60-month	2.18%	2.20%
36-month	1.69%	1.70%
24-month	1.44%	1.45%
18-month	1.09%	1.10%
12-month	1.09%	1.10%

Early withdrawal penalties may apply, see account disclosures.

LOCATIONS, HOURS, & PHONES

Main Office • 504.576.5800 • 800.586.4RCU (4728)
 639 Loyola Ave. · Suite 220 · New Orleans, LA 70113
 9 a.m. – 4 p.m. · Mon – Fri
 ATM Location – Building hours

Entergy Inter-Office Mail Unit L-ENT-RCU
 Entergy UDC 8.576.5800

Gretna Office • 504.365.3646
 1001 Virgil St. · Gretna, LA 70053
 9 a.m. – 4 p.m. · Mon – Fri

Jackson Office • 601.368.5200
 1340 Echelon Pkwy. · Jackson, MS 39213
 10 a.m. – 3 p.m. · Mon – Fri
 ATM Location – Building hours

Jefferson Office • 504.840.2600
 4809 Jefferson Hwy. · Jefferson, LA 70121
 9 a.m. – 1:50 p.m. & 2:30 – 4 p.m. · Mon – Fri
 ATM Location – 24 hours

Morgan City Office • 985.380.8017
 1234 David Dr. · Suite 107 · Morgan City, LA 70380
 9 a.m. – 4 p.m. · Mon – Fri

Port Gibson Office • 601.437.6472
 Grand Gulf Nuclear Station
 7003 Bald Hill Rd. · Port Gibson, MS 39150
 9 a.m. – 4 p.m. · Mon – Fri
 ATM Location – Building hours

Taft Office • 504.739.6860
 Waterford 3 · 17265 River Rd. · Killona, LA 70057
 9 a.m. – 1:50 p.m. & 2:30 – 4 p.m. · Mon – Thurs
 (Closed Fridays)
 ATM Location – Building hours

Woodlands Office • 281.297.5556
 10055 Grogan's Mill Rd. · The Woodlands, TX 77380
 9 a.m. – 1:50 p.m. & 2:30 p.m. – 4 p.m. · Mon – Fri
 ATM Location – Building hours

Shared Branch Locations – More Than 5,000 Nationwide
 Toll Free: 888.SITE.COOP (888.748.3266)
 Website: riverlandfcu.org
 Mon – Fri Hours: Vary by location
 Saturday Hours: Vary by location

Baton Rouge	6725 Siegen Ln. – Ste. K
Hammond	1115 W. University Ave.
Harvey	1530 Lapalco Blvd. – #5
LaPlace	350 Belle Terre Blvd.
Mandeville	238 Lafitte St.
Metairie	5500 Veterans Blvd.
Slidell	1512 Gause Blvd.

Free ATM Locations – More Than 75,000 Nationwide
 Toll Free: 888.SITE.COOP (888.748.3266)
 Website: riverlandfcu.org

Loans by Phone & Internet
 504.576.5800x2 · 800.586.4RCU(4728)x2
 Website: riverlandfcu.org

"TONEY" Audio Response
 504.525.9447 · 800.648.2342

Mastercard® Debit & Credit Cards – 24 Hours
 Lost or Stolen Card Transaction Assistance Line
 800.682.6075 888.526.0404

Fax Website
 504.576.5805 riverlandfcu.org

HOLIDAY CLOSINGS

Year 2019
May 27th..... Memorial Day
July 4th..... Independence Day
September 2nd..... Labor Day
November 28th..... Thanksgiving Day
December 24th..... Christmas Eve
December 25th..... Christmas Day

