



MATCH & RAISE↑

Certificate Special

Find a rate. We'll beat it!

For a limited time, if you move money from another financial institution into a Certificate at RiverLand, we'll not only **MATCH** the rate* you find on a Certificate advertised elsewhere, but we'll **RAISE** your rate by 0.05% APY.

It's simple! Just send us a copy of the offer to get started. The terms we match can be as short as 6 months and as long as 3 years, giving you plenty of flexibility when searching for your "match."

Ready to open your certificate? Get started by phone, in person, or online!

**Scan the QR code
to get started now!**



Open with as little as \$1,000
IRA, HSA, & ESA options available

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

APY = Annual Percentage Yield. *This offer is available for a limited time and may end without notice. Qualifying institutions must be federally insured by the FDIC or NCUA, and the member must be eligible to invest with them. For verification purposes, we require proof of the advertised rate, including terms and offer dates. Matched rate certificate terms are limited to a minimum of 6 months and a maximum of 36 months. The rate match will not exceed 5.55% APY (5.60% APY after the raise). A minimum deposit of \$1,000 is required to open. Eligible funds are those transferred from another financial institution within 2 weeks of requesting to open the account. Internal transfers from a RiverLand account are not eligible for this promotion. Early withdrawal penalties, restrictions, and limitations apply. Call for more details.





REFRESH Your Finances

Pay off debt faster with our
low-rate **personal loan!**

Give yourself a clear path to a debt-free future with our low-rate personal loans.

Did you know the national average credit card rate is 24.37% APR?*

It's no wonder why credit card debt can add up fast and linger for years, especially if you're only making minimum payments. If that sounds like you, apply for a RiverLand personal loan! It's a low-cost option for paying off your debt, giving you a fresh start.

- ✓ Loans up to \$100,000
- ✓ No pre-payment penalty
- ✓ No collateral required
- ✓ No application fee

See how a RiverLand personal loan can save you time and money!

If you had a \$10,000 balance on an average credit card, here's how refinancing your debt with one of our personal loans may compare.

Product	APR	Months to Payoff	Monthly Payment	Total Interest Paid	RiverLand FCU Benefit
RiverLand Loan	10.24%**	36	\$324	\$1,664	<p>Pay \$70 less per month & SAVE \$2,520.</p> <p>Pay off 13 months sooner & SAVE \$4,212.</p>
Average Credit Card with same payoff date	24.37%	36	\$394	\$4,184	
Average Credit Card with same payment	24.37%	49	\$324	\$5,876	

Loans in this chart were calculated using simple interest with the first monthly payment in 30 days. Savings are estimated. Actual savings will vary based on, but not limited to, amount financed, terms, payments, and APR adjustments.

Apply for a personal loan now!

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



Scan QR code to apply.

APR = Annual Percentage Rate. *The national average credit card rate of 24.37% APR is based on the median rate of interest across all credit cards in the Investopedia database for December 2023. **This rate and term are available for a limited time to qualified borrowers. Restrictions and limitations apply. Call for details. Monthly payment example per \$1,000 borrowed = 36 payments of \$32.38.

Get ready for an upgrade!

Our main website, riverlandfcu.org, will undergo a transformative makeover in 2024! The enhanced layout and design will make finding information about our products and services easier than ever.

Plus, we're adding more financial wellness resources and tools to help you make the best financial decisions. Stay tuned and be sure to check your email inbox for more details about the launch date.



46th Annual Meeting & Crawfish Boil

Saturday, March 23, 2024

2-5 p.m. • Southport Hall

200 Monticello Ave., Jefferson, LA 70121

(where Dakin meets River Road)



Plan now to “Pass a good time!” celebrating RiverLand Federal Credit Union’s 46th Annual Meeting. The afternoon includes beer, soft drinks, mudbugs, and all the fixings. There is no charge* for members to attend. Advance registration is required and must be received prior to March 1. **However, crawfish boil registration is limited to the first 300 people who register.** Dress code is “crawfish-boil” casual.

*Members who register and do not attend will be charged \$25 for each member and registered guest; your RiverLand account will be debited accordingly. *No one under 18 may attend.*

Register Online at riverlandfcu.org/annual-meeting

For assistance with your registration, call 504.576.5800

Who won Save to Win?

The winner of our Fall 2023 Save to Win drawing for \$250 will be announced in our next newsletter.

It’s not too late to join the fun – open your Save to Win account today to enter our next quarterly drawing. Scan the QR code to learn more.





BEWARE OF Text Message Scams

Many of us have signed up for them: text alerts that a package delivery is on its way or a notification about suspicious bank activity.

However, these convenient communication streams also make you more vulnerable to scammers that hope you'll tap a link or reply. Once you do, the scammer can request sensitive information or download malware that steals it automatically – potentially giving them access to your bank accounts or other personal details for identity theft.



Watch out for these common text scams:

Package Delivery: USPS warns that people are getting “package failed to deliver” texts with a link urging the individual to resolve the issue. Don't click on it. Instead, go to the USPS website directly and manually enter your tracking code.

Bank Fraud Alerts: Sophisticated robo-texts are posing as banks and credit unions, alerting people about suspicious activity. Don't engage. Instead, call RiverLand directly at 504.576.5800 during business hours or 800.547.0183 for after-hour cardholder assistance.

Student Loan Debt Forgiveness: Government entities will not text you regarding your student debt. Visit your loan account provider directly for messages and information.

REMEMBER: One common tool scammers use against us is our own emotions. Scammers will try to incite fear, excitement, panic, and even “new love” to bypass our logical thinking and get us to make decisions we may regret.



Be wary if:

- You were contacted unexpectedly.
- The interaction heightens your emotions.
- The message invokes a sense of urgency or high stakes.

If you are ever unsure about whether a message you receive is a scam, get a third party involved like a trusted relative, friend, RiverLand, or the business you believe the scammer is impersonating. By taking a moment to stop, think, and involve an objective outsider, you can avoid becoming a victim of a scam.



Spotted a scam? Report it:

- Copy the message and forward it to 7726 (SPAM). This will help your wireless provider block similar messages in the future, according to the Federal Trade Commission.
- Visit: [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov)

Take advantage of The AARP Fraud Watch Network™, a free resource to you.

Visit: [AARP.org/FraudWatchNetwork](https://www.aarp.org/fraudwatchnetwork)