

Save More When You Round Up!



Wouldn't it be nice if there was a way to increase your savings without all the hassle? With **Round-Up Savings**, you can save easily as you spend!



How It Works

To put it simply: every time you make a purchase with your RiverLand debit card, your purchase is rounded up to the nearest dollar with the difference being transferred into your Savings Account.

Let's say you buy lunch, and the total comes out to \$11.46. We would round up your purchase to \$12.00, and the \$0.54 difference gets transferred automatically from your Checking Account to your Savings Account!



Purchase:
\$11.46



Round up:
\$12.00



You save:
\$0.54



How It Can Help You

If you use your debit card every day, you can have an extra dollar in your Savings Account in less than one week! If you were to round up that \$0.54 every day for a year, you would be adding almost \$200 to your savings. On days when you use your debit card multiple times, you can add a lot to your savings!

Savings can be exponential. Since you get dividends as a percentage of your total savings, it's always a good thing to add more to it. It may feel like you're spending more at first with the extra money leaving your Checking Account, but in the long run, your money will work much harder for you in your Savings Account!



Ready to start rounding up? Enroll Today!

RATES ARE DROPPING!



HAVE YOU SEEN TODAY'S MORTGAGE RATES?

Rates have been dropping and now may be a great time to purchase, or refinance your existing mortgage! We offer a variety of loan options with competitive rates and closing costs, and top-notch service. Learn more or apply at mortgages.riverlandfcu.org.

Contact us today!

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Mortgage Consultant

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(469) 409.5779 | NMLS ID# 895065



Purchase a
New Home



Refinance Your
Current Mortgage



Get a Better
Interest Rate



Lower Mortgage
Payments

This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Member First Mortgage, LLC is a partner of RiverLand Federal Credit Union. Ryan Dierdorff, NMLS #895065, is authorized to act as agent of RiverLand Federal Credit Union (639 Loyola Ave., Suite 220, New Orleans, LA 70113 | (504) 576.5800 | NMLS ID: 528194) and is authorized to represent Member First Mortgage, LLC, as a licensed Mortgage Lender/Servicer (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (866) 898.1818 | NMLS ID: 149532). For licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.



Your financial safeguard against the unexpected.

Take an important step toward financial security today with **Loan Payment Protection with Life Plus**.

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Loan Payment Protection with Life Plus, which may cancel your loan balance or payments, up to the contract maximum, in the event of involuntary unemployment, disability, or death.

Things to know about Loan Payment Protection with Life Plus:

- ✓ **It's easy** – Simple to apply for.
- ✓ **It's budget-friendly** – Comfortably fits into your monthly payment.
- ✓ **It puts you at ease** – Rest easy, knowing you may be taken care of in so many problem situations.

Loan Payment Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the contract for a full explanation of the terms. You will receive the contract before you are required to pay for Loan Payment Protection with Life Plus. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.

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*Take an important step toward financial security.
Ask about Loan Payment Protection today.*

504.576.5800x2 • 800.586.4RCU(4728)x2

Get Notified of Account Activity Instantly!

Alerts can notify you about transactions on your account to help you detect fraud. You get to choose which alerts you'll receive and how those alerts are sent to you.

Alerts can be sent to you by *text* or *email* when:

- › your balance drops below a set amount
- › a deposit or withdrawal occurs
- › a debit or credit card transaction occurs
- › a check clears
- › a payment is due
- › you are near your credit limit
- › and more!

Enroll now in the **Mobile App** or visit riverlandfcu.org/ealerts for more details.

Let Us Know Before You Go!

Avoid having 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 notes under “Cards” in the Mobile App.

504.576.5800x4 • 800.586.4RCU(94728)x4 • riverlandfcu.org/travel-notification



\$SAVE WIN®

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!

Meet Our Quarterly Winner!



Pamela M. of Belle Chasse, LA

Scan Our QR Code
to Learn More



Learn more about [Save to Win](#) at [riverlandfcu.org](#). *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. Residents of the following states are not eligible due to lack of approved Prize-Linked Savings Legislation: MS, FL, AK, CO, DC, DE, IA, ID, MA, MD, ME, ND, NH, NM, NV, SD, TN, VT, WV, WY.

Important Member Survey Coming Soon!

Since 1978, your credit union has remained focused on prioritizing your financial needs. As a “member-owner” of RiverLand, we heavily value your opinion. In fact, many members will receive an email survey from us on May 12, 2025. Please, take this as an opportunity to provide your honest feedback! Your compliments inspire us to keep going, and your criticism motivates us to do even better.

To help you identify the survey and ensure it does not land in your spam folder, we will send a notification email approximately 30 minutes prior.

Sample of Survey Email

From: RiverLand Federal Credit Union
<riverlandfcu@qemailserver.com>
Sent: Monday, May 12, 2025 10:00 AM
Subject: Riverland wants your feedback!



Dear Member,

In our efforts to continually improve our products and services, we are working with an independent research firm to gather information from our members. The responses you provide to this survey are completely confidential and will be used to help us learn what we are doing well, and where we need to improve. Your participation is vital to its success.

The survey begins with the “Take the Survey” link below. Please complete the survey as soon as possible. If you start the survey and are unable to complete it in one session, you may return to the survey at a later time to complete it.

[Take the Survey](#)

Your time and participation are greatly appreciated.

Sincerely,
George Lunsford
President/CEO

Follow the link to opt out of future emails: [Click here to unsubscribe](#)

**We appreciate your loyalty, trust,
and continued support!**