

# Member Matters

2025 Summer Newsletter • Enhancing your financial well-being.



## Choose Your Next Adventure!



No matter what kind of outdoor adventure you prefer, choosing where to finance your recreational vehicle is easy. We offer qualifying members the same low rates on new or used **boats, RVs, ATVs, motorcycles, tractors... you name it!**

Enjoy these money saving benefits with your loan!

NO APPLICATION  
FEES

NO MONEY  
DOWN

NO PAYMENTS  
FOR 90 DAYS

Scan for Loan Rates



Start your adventure with us.  
**Apply today!**

504.576.5800x2 • 800.586.4RCU(4728)x2 • [riverlandfcu.org/recreation](https://riverlandfcu.org/recreation)



# Is this job too good to be true?

*Think twice before applying for remote work.*



When you're in between jobs or need extra cash, receiving an unsolicited job offer might feel like a dream come true. Unfortunately, you'd be right about the "dream" part – that offer isn't real. According to FTC Consumer Fraud Reports, "job opportunity" scams doubled from 2020 to 2024, and monetary losses more than tripled. The total amount lost in 2024 was \$764 million, an average of \$2,270 per consumer.

## What is a WFH scam?

WFH (work-from-home) scams are fake job offers that result in compromised personal data and money loss. Since remote work has become more common, scammers are taking advantage of its popularity.

## Common Warning Signs

Outsmart the scammers by spotting these red flags:

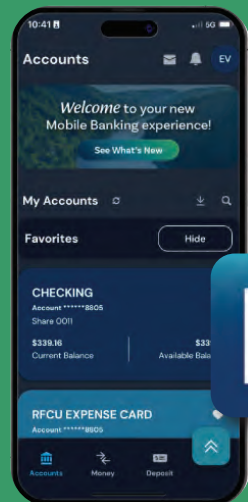
- ▶ Unexpected or Unusual Contact
- ▶ High Pay for Minimal Effort
- ▶ Pressure to Act Fast
- ▶ Rationalizing Odd Requests
- ▶ Unprofessional Communication Style
- ▶ Lack of Supporting Information Online

## Don't Panic, Take Action

If you think you've fallen for a WFH scam, here's what to do:

- ✓ Stop All Communication with the Scammer
- ✓ Report the Scam to the Federal Trade Commission (FTC)
- ✓ Contact Your Financial Institution
- ✓ Change Your Passwords
- ✓ Monitor Your Credit

*Dive deeper at [riverlandfcu.org/wfh-scam](https://riverlandfcu.org/wfh-scam)*



**Stay connected and in control of your account!**

*Download the RiverLand FCU Mobile App*





# \$AVE WIN<sup>®</sup>

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!

**Congratulations  
to our \$250 winner!  
Sarah W. of Covington, 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.

## *The Good Book*

The "Good Book" is a collection of complimentary letters and stories from our members. In this edition, we're sharing a different kind of letter written by one of our employees. We hope it makes you smile!

I would like to extend my heartfelt appreciation to Kathy from the Accounting department for collaborating with me to deliver exceptional service to one of our members seeking to refinance his vehicle. Since the member primarily spoke Spanish, Kathy played a crucial role in helping me explain the terms and benefits of our products.

The member expressed gratitude for our efforts to include an interpreter in the process to facilitate communication. Kathy is an outstanding team player and a valuable asset to the RiverLand family.

Sincerely,  
Dana  
Lending

### **Have a good experience to share?**

Submit your story at [riverlandfcu.org/newsletters](#)

### **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](#)) or call one of our friendly Member Service Representatives, and we will be glad to mail one to you.

### **Funds Availability Schedule**

Change in Terms: Effective July 1, 2025, our Funds Availability Schedule changed as follows:

- If we place a hold on your deposit, the first \$275.00 of your deposit will be available on the first business day after the date of your deposit;
- Longer delays may apply if you deposit checks totaling \$6,725.00 on any one (1) day; and
- For New Accounts, the first \$6,725.00 of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. The excess over \$6,725.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the second business day after the day of your deposit.

# 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!

## Board of Directors



Pictured from Left: Robert Spencer, Jr., Russell Jackson, Rochelle Oatis (Vice-Chair), Brian Burns (Chairman), Doug Boss (Treasurer), Jules Graham, Chris Clement (Secretary)

### Board of Directors

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

### Audit Committee

*Appointed by the Board of Directors*  
Frank Williford, Chairman  
Rhonda Dallimore  
Lori Samaha  
Lisa Saragusa  
Elizabeth Wotawa

## 2026 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 2026 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, 2025.

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 15th 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 [riverlandfcu.org](http://riverlandfcu.org) or 504.576.5800.