

Prepare for a New Year with a *New Car!*



Same Rates on New & Used Vehicles • *No Payments for 90 Days*

Thinking about getting a new car? You picked a great time! Dealerships often cut prices on their current inventory to make space for next year's new models. Get pre-approved with us now, so your financing is ready when you are!

Plus, we are offering the same great rates on used and refinanced vehicles. Don't miss out – act fast and save big!

- ✓ **No Application Fees & No Money Down**
- ✓ **No Payments for 90 Days**
- ✓ **100% financing (including tax, title, & license)**
- ✓ **GAP, MRC, & Payment Protection**

Rates as low as

3.50% APR*

up to 36 months



Apply today!



**Applying for a loan with
us is a breeze!**

Our experienced lending team and streamlined process ensure you receive exceptional service and value every time.

Ready to apply? Call or visit us online.

504.576.5800x2 • 800.586.4RCU(4728)x2 • riverlandfcu.org/auto-loans

Make the holidays *bright!*

Budget-Boosting Loan & Christmas Club Savings Account

The holiday season can undoubtedly be a stressful time of year, but we've got some financial tools to help make it merry and bright!



Plan Ahead for Holiday Spending – Christmas Club

Setting aside a little money each month will make a big difference when the holiday season comes back around. Open a Christmas Club and earn a slightly higher rate than our regular savings account with no monthly fees. Each year, on October 1st, we'll automatically transfer your built-up savings into your primary savings account, so it's ready for holiday spending!



Christmas Clubs

Get started today with any amount and frequency!



Give Your Holiday Budget a Boost – \$1,000 “Grand” Loan

Need a little extra cash this season? Apply for our pre-approved* \$1,000 loan. There's no credit check! Just submit your request online to get started. When your request checks all the boxes on our handy Grand Loan checklist, we'll deposit the funds into your checking or savings account – whichever you prefer.



Grand Loans

Request your Grand Loan before December 15, 2025.

*This is not an offer for an extension of credit, nor a commitment to lend. Qualifying criteria, restrictions, and limitations apply. A \$35 non-refundable loan request fee applies. Must have qualified Direct Deposit established prior to processing. Qualifying borrowers must be a Member in Good Standing, have year-to-date earnings of \$18,000 by October 1, 2025 (earnings must be verified to complete processing), and be employed in current position continuously for the past 6 months. See Grand Loan Request Form for details.

Call or visit us online to learn more.

504.576.5800 • 800.586.4RCU(4728) • riverlandfcu.org



We're *celebrating* International Credit Union Day with a *prize drawing!*

On October 16, 2025, credit union members worldwide will celebrate International Credit Union Day® (ICU Day), an annual event honoring the impact and achievements of the credit union movement.

To join the celebration, we are hosting a **PRIZE DRAWING**. Because we are so thankful for your membership, we wanted to give away a prize that includes items you can enjoy with your family this Thanksgiving.

Entries for the Family Fun Prize Pack will be accepted at any **RiverLand office between 10/16/25 and 11/14/25**. Plus, if you follow us on **Facebook** and **Instagram**, you'll get an extra chance to enter. Look out for our ICU Day prize posts!

The Family Fun Prize Pack includes:

- 🎁 *Our Place Dream Cooker*
- 🎁 *RiverLand Swag*
- 🎁 *Food Warming Mat*
- 🎁 *French Truck Coffee*
- 🎁 *Family Games*



For more information, visit:
riverlandfcu.org/icuday25

Drawing for nine (9) winners to receive a Family Fun Pack valued at \$300. Must be 18 to enter. Entries will be accepted between 10/16/25 to 11/14/25. There is no purchase necessary, and membership is not required to enter or win. The odds of winning depend on the number of eligible entries received. This drawing is sponsored by RiverLand Federal Credit Union, located at 639 Loyola Ave, Ste. 220, New Orleans, LA 70113. Void where prohibited by law. Restrictions and limitations apply.



Share credit union
membership
with your *family*.

Your loved ones can join RiverLand.



*Share this QR code, so
your family can enjoy
our top-notch financial
services, too.*

Who can join? Your spouse, children, grandchildren, great-grandchildren, stepchildren, parents, grandparents, great-grandparents, stepparents, siblings, step-siblings, and household members.

\$AVE 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!

**Congratulations
to our \$250 winner!**

Rocky C. from Ponchatoula, 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, WY, WY.



Did You Know?

You can add your **RiverLand Credit and Debit* Card** to **Apple Pay** and **Google Pay** for extra security and convenience.

Find your phone's Wallet app to get started.



Visit riverlandfcu.org/mobile-wallet for more details.

*Health Savings (HSA) Debit Cards are not compatible at this time.



Election Update

All of our Board of Directors up for re-election were unopposed and will be declared elected by acclamation during our 2026 Annual Meeting.

The Good Book

We keep a collection of letters at the credit union that we refer to as "The Good Book." It's full of exceptional member experiences that help to remind us of whom we really work for and why our credit union exists. As a member-owned financial institution, we appreciate your support and every letter, email, and kind word you send to us!

Dear RiverLand,

I would like to take a moment to express my sincere gratitude to Joyce, in Member Services, for the exceptional service she delivers to her customers. As senior citizens residing on the north shore, we rely on Member Services for many of our transactions. Whether it be an account transfer or help with CD renewals, the level of service Joyce provides is nothing short of OUTSTANDING! We have been RLCU members for over 30 years. Each time we encounter Joyce's services she goes above and beyond to address our needs promptly and efficiently. In a world where exceptional service can be rare, I want to acknowledge Joyce for her excellence and dedication to her customers.

Joseph & Gherrilyn W.

Dear RiverLand,

I have worked with Melanie Cochran on numerous loans over the years, and she has consistently been a pleasure to work with. She is always extremely responsive, answering my questions and addressing my concerns in a timely manner. Melanie goes above and beyond to ensure the loan process goes smoothly from start to finish. She is knowledgeable, professional, and truly cares about her clients. I highly recommend Melanie to anyone in need of a loan or refinancing. It is always a great experience working with her.

Tricia P.

Have a good experience to share?

Submit your story at riverlandfcu.org/newsletters