

Member Matters

2026 Winter Newsletter • Enhancing your financial well-being.



Create Your Calm & Transfer Your Holiday Debt



No Intro Gimmicks. Just a Low Rate for Your Peace of Mind.

Feeling frazzled from holiday debt? Before jumping at a flashy "0% APR" offer, pause and read the fine print. Promo rates can be strict, short-lived, and leave you with a much higher interest rate once the deal ends.

Our **Platinum Mastercard® Credit Cards** have a consistently low rate to help you manage current debt with ease and save interest on future purchases.

- NO balance transfer fees*
- NO annual fees*
- NO application fees*
- NO over-the-counter cash advance fees*

Platinum Credit Card

9.90% APR*



Apply today!



**Applying for a credit card
with us is a breeze!**

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

Ready to transfer your balance? Call or visit us online.

504.576.5800x2 • 800.586.4RCU(4728)x2 • riverlandfcu.org/mastercard-credit-cards

*APR = Annual Percentage Rate. This rate and terms are available for a limited time to qualifying borrowers. Restrictions and limitations apply. Call for details. For terms and conditions, see our Credit Line Account Agreement. Mastercard is a registered trademark of Mastercard International Incorporated.

48th Annual Meeting & Crawfish Boil



Saturday, March 28, 2026

2-5 p.m. • Southport Hall

200 Monticello Ave., Jefferson, LA 70121

(where Dakin meets River Road)

Plan now to "Pass a good time!" at RiverLand Federal Credit Union's 48th Annual Meeting. The afternoon includes beer, soft drinks, mudbugs, and all the fixings. **Advance registration is required* and must be received prior to March 1, 2026.** But don't wait! Crawfish boil registration is limited to the first 300 people who register. Dress code is "crawfish-boil" casual.

*There is no charge to attend. However, 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

Auto Loan Interest & Tax Season: *What You'll Need from Us*

As you prepare for tax season, some members may be eligible to claim their auto loan interest for a tax deduction under the recently passed One, Big, Beautiful Bill Act. Because every tax situation is different and only certain vehicles qualify, we encourage you to **consult your tax advisor** or **visit IRS.gov** for the most accurate guidance. If you determine that your auto loan qualifies, you can find the total amount of interest you paid in 2025 in online banking or on your December statement.

Finding Your Amount of Interest Paid:

 **Online Banking/Mobile App:** Simply log in to your account and select your loan. Scroll to the bottom of the page, which shows your payment history, and look for **Interest Paid Last Year**.

 **December Account Statement:** You can expect to receive this statement in early or mid-January, either by mail or online, based on your previously established delivery preferences. On the statement, find your loan details and look for **Loan Interest Year-to-Date**.

The IRS has not yet released official forms for the new deduction. As a result, there are no additional documents to expect from us this tax season. However, we're here to help if you need assistance finding your statement or obtaining other details about your loan.

For updates from RiverLand on this topic, visit:
riverlandfcu.org/updates

For more information about the tax deduction, visit IRS.gov.

SAVE WIN®

Save to Win is a special savings account 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!

Joann F. of Covington, LA

Save to Win 2026 Prize Opportunities

Prize Drawing	Winners	Prize
Monthly (National)	152 6 1	\$25 \$100 \$1,000
Quarterly (National)	2 15 10 8 7 1 1	\$50 \$100 \$200 \$500 \$1,000 \$1,500 \$5,000
Quarterly (RiverLand Members Only)	1	\$250

**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.

Cheers to Our Giveaway Winners!

To celebrate International Credit Union Day®, we hosted a prize drawing at all our branches and online for a bundle of family-focused gifts. **Meet our lucky members!**



Angela C. via Social Media



Blaine G. at the Taft Office



Quintella H. at the Jefferson Office



Penny M. at the Main Office



Samantha K. at the Morgan City Office



Blythe L. at the Russellville Office



Cassandra P. at the Jackson Office



Ola P. at the Gretna Office



Ronald R. at the Port Gibson Office

Telephone Banking with "Toney" Is Back!



To access Toney, our touch-tone teller, just call:

504.525.9447

Toll-Free: 800.648.2342

If it's your first time calling Toney, or if you've forgotten your Audio PIN, contact us for assistance.

New & Renewed Cards Are Now Contactless!

Tap-to-Pay for Enhanced Security

Our new Mastercard® Credit Cards and Debit Cards* are now capable of contactless payments, also known as "tap-to-pay." This functionality gives you enhanced protection from skimming devices and an even faster checkout!



When your current RiverLand card expires, a new contactless card will be mailed to you – no action required!

*HSA Debit Cards are not included.

Keep the Credit Union in Your Pocket!

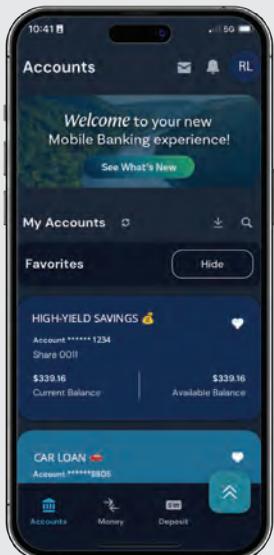
Download our Mobile App

Here's why members love our app:

- ✓ Quick View of Balances
- ✓ Easy Money Movement
- ✓ Mobile Check Deposits
- ✓ Online Loan Payments
- ✓ Lock/Unlock Cards
- ✓ Account Activity Alerts

Ready to go mobile?

Search for "RiverLand FCU" in your phone's app store.



Scan to Get the App Now



Fee Schedule Changes

Effective January 1, 2026

As a not-for-profit financial cooperative, we must continuously examine the affordability of our services, striving for a balance between member benefit and cost. Unlike other institutions, our fees are never inflated to generate revenue. In fact, they are priced as low as possible to offset the expenses we incur.

As a courtesy to our members, we've provided a list of items updated on our Fee Schedule at the start of 2026.

Service Description	Fee Amount
Overdraft Transfer from Savings	Fee Removed
Overdraft Transfer from Credit Account	Fee Removed
Excessive Withdrawal (Regular Savings & Money Markets)	Fee Removed
Split Deposit	Fee Removed
Replacement PIN	Fee Removed
Account Number Change (if more than once/year)	\$25.00
Account Research (1 hour minimum)	\$25.00/hour
Photocopy of Check	\$3.00/check
Statement Copy	\$5.00/statement
Tax Form Copy	\$5.00/tax form
Rolled Coin	5% of total
Telephone Transaction (non-Toney)	\$2.00
Official Check Stop Payment	\$27.50
Debit Card Replacement	\$12.50
Debit Card Rush	Actual Cost
Card Dispute/Chargeback (non-fraud)	\$15.00
Nonproprietary ATM – Withdrawal/Transfer/Inquiry	\$2.00
HSA ATM – Withdrawal/Inquiry	\$2.00
HSA Transfer – Outgoing	\$25.00
Wire Transfer – Outgoing (domestic)	\$25.00
Wire Transfer – Outgoing (international)	\$50.00

To view our full Fee Schedule, visit:

riverlandfcu.org/fee-schedule

Thank you for your continued support!