

Your Home's Equity Can Be a *Powerful* Financial Tool



Create new possibilities with a HELOC!

Our low-rate **Home Equity Line of Credit (HELOC)** gives you the flexibility you need to access funds for large or ongoing expenses, such as home improvements, education costs, high-rate debt consolidation, or anything else you choose.

Why choose a HELOC over a Personal Loan?



Lower Interest Rates

Because HELOCs are secured by your home, the interest rates are often lower than unsecured loans or credit cards, and the interest you pay may be tax-deductible.*



Higher Credit Limits

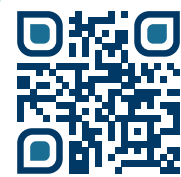
Typically, you can access larger dollar amounts with a HELOC because the funds are backed by your home's equity.



More Flexibility

During your "draw period," a HELOC functions a lot like a credit card: take what you need, repay it, and borrow again.

Our lending team is here to help every step of the way!



**Learn
More &
Apply**

Ready to unlock your equity?

Call or visit us online.

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

*Tax-deductible interest may vary based on your financial situation. Consult your tax advisor.





Protect Yourself from Common Scams

Scammers are becoming more sophisticated, and they often pressure people into acting quickly or secretly. Here are some common red flags that may indicate someone is trying to scam you:

- ▶ Someone tells you to withdraw cash and gives you a false reason to tell the teller.
- ▶ You're instructed to deposit cash into a Bitcoin machine or ATM for an account that isn't yours.
- ▶ You're asked to buy gift cards or mail cash to a person or address you don't know.
- ▶ You're told you've won a prize or inherited money, but you must pay a fee to receive it.
- ▶ Someone insists you keep the transaction a secret or avoid talking to your credit union.
- ▶ You receive a call or text claiming there's an urgent problem, such as:
 - Trouble with the government or legal system
 - A large bill that must be paid immediately
 - A virus or hacking alert on your device
- ▶ You receive a check from someone you met online, especially if:
 - The check is for more than you expected
 - They ask you to send money back

Your safety matters to us! Our team is here to review the situation with you, answer questions, and help protect your accounts.

When in doubt, reach out!

504.576.5800x3 • 800.586.4RCU(4728)x3



Your Money Is Safe at RiverLand *The Power of NCUA Protection*

Members often ask whether their deposits at the credit union are insured the same way they are at a bank. The answer is simple: **yes**. RiverLand is federally insured by the National Credit Union Administration (NCUA), which means your deposits are protected by the U.S. government. NCUA insurance covers up to **\$250,000 per ownership category**, and no member of a federally insured credit union has ever lost a penny of insured funds.

What many people don't realize is that you can increase your coverage beyond \$250,000. By using different ownership categories—such as individual, joint, trust, and retirement accounts—members can safely insure **\$1 million or more** in total deposits.

To see how your accounts can be structured for expanded coverage, the NCUA's Share Insurance Estimator is a helpful tool. Visit mycreditunion.gov/share-insurance-estimator to learn more.



Audit Committee Announcement



After 12 years of dedicated voluntary service on the Audit Committee, **Frank Williford** has concluded his tenure as Chair. Frank brought decades of financial expertise and steady guidance to the committee. We extend our sincere appreciation for his leadership and wish him continued success and fulfillment in the next chapter of his journey.
Thank you, Frank!



The committee appointed **Lisa Saragusa** as its next Chair. Lisa has served on the committee since 2019 and is currently a Senior Manager with 28 years of experience at Entergy. We congratulate Lisa on her well-deserved appointment and look forward to her future with the credit union.
Congratulations, Lisa!

What is the Audit Committee?

Similar to RiverLand's Board of Directors, our Audit Committee is made up of dedicated volunteers who are committed to the success of our credit union. The committee is primarily responsible for evaluating the adequacy and effectiveness of the Credit Union's internal controls and reviewing operations for compliance.

YOUR WEEKEND STARTS HERE

Sport & Recreational Vehicle Loans



Live life to the fullest with fun adventures on land or sea. Our team can help you make it happen with loans for **boats, motorcycles, RVs, ATVs, watercraft, tractors**, and more!

Lock in this low rate today!

Rates as low as

6.99%
APR*
up to 60 months*

- ✓ Same rates for new or used
- ✓ Pre-approved financing available
- ✓ No payments for 90 days
- ✓ No money down



Have a loan elsewhere with a longer term? Let us crunch the numbers for you! Often, a shorter term can save you thousands over the life of your loan.



Learn More & Apply

Let the good times roll! Apply online or by phone today.

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

SAVE TO 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! Demica W. of Hahnville, 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

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!

Letter to the CEO:

I just wanted to say how much I appreciate the credit union for being present at company events and activities. I had a very engaging experience with Laurie during the Quest health screenings last week. I shared with her that the only reason I opened an account is because of the pleasant and informative chats I would have with representatives at the plant where I started.

I was a member of a different credit union with my previous employer, and that experience made me not want to join another local credit union. It is through the very kind and professional interactions I've had with RiverLand employees that I changed my mind.

All the best to the entire team,

Tia

Google Review – March 2026:



I had a great experience working with Daysha Camp in the Lending Department at RiverLand Federal Credit Union. She was professional, responsive, and made the entire loan process smooth and stress-free. Communication was clear every step of the way, and I really appreciated how quickly everything was handled.

If you're looking for a lender who is knowledgeable, helpful, and easy to work with, I highly recommend Daysha, Janis, and the team at RiverLand!

Aimee

Have a good experience to share?

Submit your story at: riverlandfcu.org/newsletters

