# Member Matters

2026 *Summer Newsletter* • Enhancing your financial well-being.

RiverLand
FEDERAL CREDIT UNION

# Leave high rates in your rearview!

## Get your next vehicle financed with RiverLand.

***"All my vehicles are financed with RiverLand!"*** We hear that a lot, and we love it! Our members know that financing with us means competitive loan rates, friendly service from a knowledgeable team, and a loan process that's simple from start to finish. In other words, we make vehicle financing easy and affordable.

**New, Used, & Refinanced ~ Cars, Trucks, & SUVs**

- *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.

***Apply Now & Enjoy No Payments for 90 Days!***

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

*APR = Annual Percentage Rate. The "as low as" rate is subject to the borrower's credit history, repayment term, and collateral. This rate and terms are available for a limited time to qualifying borrowers on specified collateral loans. Monthly payment example per $1,000 borrowed = 36 payments of $29.31. Refinancing excludes current RiverLand loans. Restrictions and limitations apply. Call for details.

# Thank you! Volunteers

**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)

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*

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*
Lisa Saragusa, Chair
Rhonda Dallimore
Lori Samaha
Cindy Vo
Elizabeth Wotawa

# 2027 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 2027 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, 2026.

Petitions must be in writing and sent to:

Nominating Committee
RiverLand Federal Credit Union

| | |
|---|---|
| Mail: | 639 Loyola Ave., Ste. 220<br>New Orleans, LA 70113 |
| Interoffice Mail: | L-ENT-RCU |
| Email: | 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 or 504.576.5800.

## YOUR DREAM LOT IS WAITING!

# *We'll help you get there.*

Explore streamlined land loan options that make property ownership accessible and affordable. Secure your ideal lot today and build your home when the time is right. With flexible financing and personalized support, we help bring your vision to life – starting with the land beneath it.

- Available for land lots within or outside a subdivision
- Up to 80% financing* on loan amounts up to $500,000
- Financing for land lots, unimproved acreage, or raw land – up to 20 acres
- Purchase or refinance, with no PMI required

### *Ready to apply? Contact:*

**Ryan Dierdorff**
**Mortgage Consultant**
ryan.dierdorff@memberfirstmortgage.com
469.409.5779 | NMLS ID # 895065

### *Or visit us online:*

mortgages.riverlandfcu.org

EQUAL HOUSING OPPORTUNITY

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 (MFM) 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: 5281945) and is authorized to represent MFM, 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. *For unimproved land, up to 75% financing is available.

## *Make Your Perfect Day*

Are the outdoors calling your name? No matter what your perfect day looks like, choosing where to finance your recreational vehicle is easy.

**Dreaming of an RV or boat valued at $100,000 or more?** We now offer longer loan terms to help put that dream within reach. Ask us for details.

Rates as low as
**6.99% APR***
up to 60 months

**Same rates for RVs, Boats, Motorcycles, ATVs, & more!**

### *Start your adventure with us.*

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

*APR = Annual Percentage Rate. The "as low as" rate is subject to the borrower's credit history, repayment term, and collateral. This rate and terms are available for a limited time to qualifying borrowers on specified collateral loans. Monthly payment example per $1,000 borrowed = 60 payments of $19.81. Restrictions and limitations apply. Call for details.

# $AVE 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!**

**Tasharia W. from 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.

## Let Us Know Before You Go!

**Avoid having your debit or credit card declined while traveling abroad.**

Have a trip planned out of the country? Notify us before you go to prevent your RiverLand debit and credit card from being declined for unusual activity. With our Mobile App and Online Banking, you can add your travel dates and destinations easily. 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

## *Haven't used your account in a while?*

### 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.