

# Riverdale

Credit Union  
Selma, Alabama

*At this time of the year, more than ever, our thoughts turn gratefully to those who have made our progress possible. And in this spirit we say, simply but sincerely Thank you and best wishes.*



## Holiday Closings

Columbus Day

October 10, 2016

Veterans Day

November 11, 2016

Thanksgiving Day

November 24, 2016

Christmas Day

December 26, 2016

New Years Day

January 2, 2017

## VOTE

November 8, 2016

More info can be found  
at  
[usvotefoundation.org](http://usvotefoundation.org)



## Christmas Club Checks

will be mailed  
the 1st Thursday in  
November!  
11/3/16

# Credit Union Day - 2016



### International Credit Union Day Celebrates The Authentic Difference

On October 20, 2016, credit unions around the world will celebrate International Credit Union Day.

Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. "The Authentic Difference," this year's ICU Day theme, zeroes in on what makes credit unions different from banks, 'fintech' startups and other financial institutions—our principles.

Credit unions all over the world have operated according to the same core principles since the 1850s, when a group of weary German workers, tired of being exploited by loan sharks, formed the world's first credit union by banding together to provide affordable credit to each other.

We invite you to celebrate with us. Stop by and meet the staff. Put your name in the drawing for door prizes and have some refreshments. We look forward to seeing you on the 20th! And thank you for choosing Riverdale Credit Union.

Riverdale Credit Union promoted e-Statements in our last quarterly newsletter.

This announcement was offensive to some credit union members who are employees of International Paper Company. We are truly sorry as this was not our intent. We were simply making our total membership aware that this service is available, if interested. Again, sorry if you were offended.

**CD Rates 9/30/2016**

3 Months	0.75%	(0.751% <sub>apy</sub> )
6 Months	1.00%	(1.000% <sub>apy</sub> )
12 Months	1.25%	(1.257% <sub>apy</sub> )
18 Months	1.30%	(1.295% <sub>apy</sub> )
24 Months	1.35%	(1.291% <sub>apy</sub> )
30 Months	1.40%	(1.385% <sub>apy</sub> )
36 Months	1.45%	(1.429% <sub>apy</sub> )

IRA Rates 1.25% (1.255%<sub>apy</sub>)

Share Rates 0.50% (0.500%<sub>apy</sub>)

\$25.00 and Over  
Share Drafts 0.40% (0.400%<sub>apy</sub>)

Christmas Club 0.60% (0.601%<sub>apy</sub>)

# 12 - 12 -12 LOANS

**October 1 - December 30, 2016**

**\$1,200.00 - 12 Month Payback  
12% Interest and \$108.00 per month.**



Please contact a Loan Officer for more details.

\*Please note that these are closed end loans. available for the dates listed above.  
No advances are available beyond the initial advance.  
Normal application process applies.

VISA Credit Questions  
1-800-808-7230

VISA Lost or Stolen  
1-800-472-3272

VISA Credit Fraud  
1-800-600-5249

VISA Debit Fraud  
1-800-262-2024

CUNA Insurance  
1-800-225-7014  
1-888-380-9287

## *Mission Statement*

The Riverdale Credit Union is a member-owned and controlled cooperative whose purpose is to provide cost-effective services to meet the financial needs of our members; to be an integral part of the international credit union system; to maintain long-range financial soundness; and seek to bring about human social development through people helping people.

### August 31, 2016

\$70,722,109.67 in Assets  
11,850 Members

### Address & Telephone Info

198 Highland Ave.  
Selma, Al 36701  
334-872-9096  
Fax# 334-872-9288

601 Co. Rd. 78  
Selma, Al 36703  
334-875-4624  
Fax# 334-418-5119

### Audio Teller

334-875-4726 or 334-875-3197

### Online Banking Help

1-800-290-6054

## RCU Safe and Secure

Riverdale Credit Union is aware of the unusual amount of credit and debit card fraud activity lately. And going into the holiday season, we want you to be aware that our system is constantly recording your normal spending patterns. When a charge hits your account that is out of the normal spending pattern it is reported as a possible fraud.

While most of these alerts ultimately do not represent significant events, the Credit Union is proactively researching and tailoring fraud strategies to curtail possible losses.

We are in the process of obtaining the new chip cards, please be mindful the chip card will not prevent all fraud from occurring if Visa has a breach in the network processor. Riverdale Credit Union to date has never been breached.

If you have any questions regarding fraudulent charges or questions regarding the procedures the Credit Union uses to avoid fraud, please contact us at 334-872-9096, 1-800-600-5249 for credit issues, or 1-800-262-2024 for debit issues.

**Visa Safeguards** - Please take a minute to update your account information.

We need to have the correct phone number on your account! In the event of fraudulent transactions, the Visa fraud department will contact you to verify transactions and your address.

**URGENT** - Riverdale Credit Union and Visa do NOT send texts about your account! Please do not respond or EVER give out your information. We have your information and would never ask you to provide it.

### Risk Based Lending Rates

Beacon Score	48Mos New	60Mos New	72Mos New	1-10 Yrs Old	Over 10 Yrs	Signature	VISA
A Paper 700+	3.00%	3.50%	4.00%	4.50%	6.50%	9.75%	6.99%
B Paper 699-650	4.50%	5.00%	5.50%	6.00%	8.25%	11.50%	9.99%
C Paper 649-600	6.25%	6.75%	7.25%	7.75%	10.25%	13.50%	12.99%
D Paper 500-599	10.50%	11.00%	11.50%	12.00%	15.00%	16.00%	12.99%

Please call for any specials

The Supervisory Committee  
is performing an  
account verification.

If any of the information on your  
statement is incorrect, respond in  
writing to:

**Supervisory Committee**  
**Riverdale Credit Union**  
**P.O. Box 380428**  
**Birmingham, Al 35238-0428**

**Do not send address changes,**  
**loan payments, or deposits to this**  
**address.**