



[www.RiverwaysFCU.org](http://www.RiverwaysFCU.org)

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## Notice to RFCU membership

To begin, Riverways Federal Credit Union has and will continue to strive to always put our members first and remain responsible stewards of the trust that you have instilled in us. Many of you have been following the news with the recent events that have transpired with the credit union counterparts in the banking world. This situation did not include any credit union failure; however, it has created questions at credit unions. We appreciate our members calling regarding the status of Riverways and the RFCU staff has welcomed the opportunity to answer each of your questions. Trust in your credit union is not taken lightly and is the keystone of why RFCU has been successful for the past 60+ years.

Furthermore, this is not the first, or the worst, financial event that RFCU has weathered since being chartered in 1959. Even during some of the more difficult times, in the early 80's and mid-2000's, your credit union has remained resilient and stable. As it always has been, RFCU will continue to be the safe, sound, cooperative you have known and loved for decades. Below are some key facts for consideration in order to let you rest better and know your funds are secure at RFCU!

- Funds at RFCU are federally insured by NCUA at the same levels as FDIC
  - Visit [www.mycreditunion.gov](http://www.mycreditunion.gov) for more information on NCUA insurance.
- RFCU does not participate in the type of deposits/activities that caused the recent events.
  - RFCU deposits are used to fund local loans for your friends, neighbors, and family.
- RFCU is capitalized well above regulatory standards.
- RFCU has available cash reserves 3X higher than required by regulators.

Credit unions are owned by the members (depositors) of the CU. As a not-for-profit, we focus on safety and soundness along with providing trust and value to each member. Credit Unions have never taken taxpayer funded bailouts from the government, not even during the 2008 banking crisis. This is the difference that banking with a credit union makes. As always, we are here for you!

Respectfully,

A handwritten signature in blue ink, appearing to read "Scott Shults", is written over a light blue horizontal line.

Scott Shults  
CEO, Riverways Federal CU  
[scott@riverwaysfcu.org](mailto:scott@riverwaysfcu.org)

## Positively different.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government (NCUA).

