RedRiver
Federal Credit Union

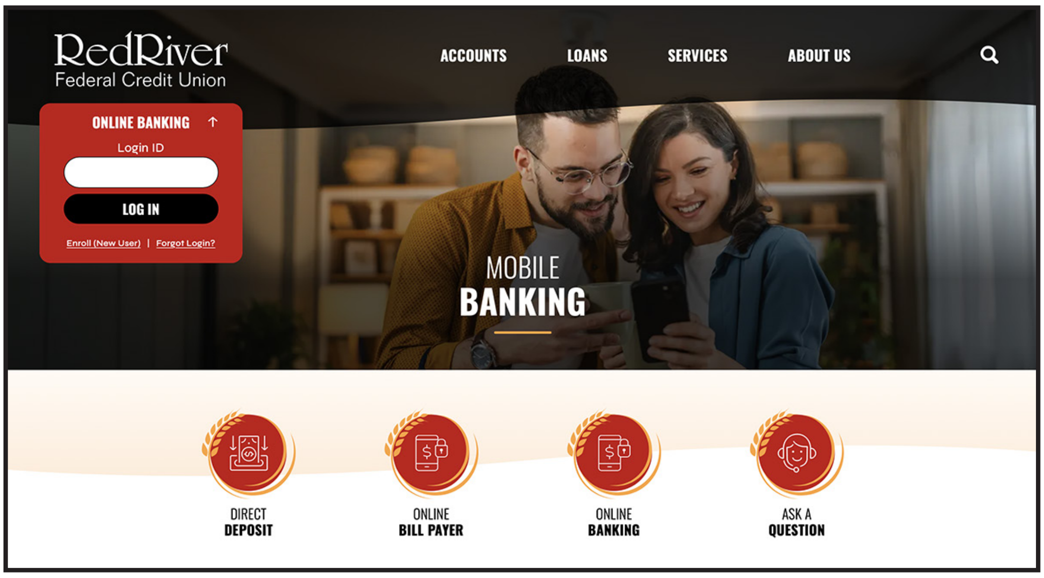
SECOND QUARTER 2026

NEWS

"We're right there with you."

EXCITING CHANGES ARE HERE:

INTRODUCING OUR NEW WEBSITE EXPERIENCE



We're excited to announce the launch of our newly redesigned website! Our updated online experience was created with you in mind — making it easier, faster, and more convenient to access the financial tools and information you need every day.

The refreshed website features a clean, modern design with improved navigation, enhanced mobile responsivness, and quicker access to popular services. Whether you're checking rates, applying for a loan, managing your accounts, or learning more about our products and services, the new site delivers a smoother and more user-friendly experience.

WHAT'S NEW?

Modern, Easy-to-Use Design

Our updated layout makes finding information simpler than ever. Streamlined menus and organized content help members quickly locate the services they need.

Improved Mobile Experience

The new website is fully optimized for smartphones and tablets, allowing you to conveniently browse and manage your finances on the go.

Faster Access to Online Services

Important tools like online banking, loan applications, contact information, and account resources are now easier to access directly from the homepage.

Enhanced Security Features

Protecting your personal information remains a top priority. The redesigned site includes updated security features and improved functionality to help keep your online experience safe and secure.

BUILT AROUND OUR MEMBERS

This website facelift reflects our continued commitment to providing outstanding service both in person and online. We wanted to create a digital experience that matches the friendly, dependable service our members expect every day.

We invite you to explore the new website and discover all the improvements designed to make your experience even better. Thank you for being a valued member. We look forward to continuing to serve you with convenient tools, modern technology, and personalized financial solutions.

Why Certificates Are a Smart Investment Choice Right Now

As interest rates remain attractive, many savers are looking for safe and reliable ways to grow their money. One option gaining attention is certificate investing — a dependable strategy that combines security, predictable earnings, and peace of mind.

Certificates, often called share certificates or certificates of deposit (CDs), allow members to lock in a fixed interest rate for a set period of time. In return, investors typically earn higher dividends or interest rates than standard savings accounts.

*Rates subject to change without notice.

BENEFITS OF CERTIFICATE INVESTING

Predictable Returns: Unlike market-based investments that can fluctuate daily, certificates offer fixed earnings over a specific term. This makes it easier to plan for future financial goals such as vacations, home improvements, education expenses, or retirement savings.

Safe and Secure: Certificates are considered one of the safest investment options available. Funds are federally insured up to applicable limits, helping provide confidence and financial protection.

Higher Earning Potential: Longer-term certificates often offer higher rates than traditional savings accounts. Even short-term certificates can help savers maximize idle funds while keeping risk low.

Flexible Terms: Many financial institutions offer a variety of certificate terms ranging from a few months to several years. This flexibility allows investors to choose options that best fit their financial timeline and goals.

UNDERSTANDING CERTIFICATE LADDERING

A popular strategy among investors is called "certificate laddering." This involves dividing savings into multiple certificates with different maturity dates. Laddering can help investors:

- Maintain access to funds over time
- Take advantage of changing interest rates
- Create a steady stream of maturing investments

For example, instead of placing all funds into one long-term certificate, an investor may choose several certificates with staggered terms such as 6 months, 12 months, and 24 months.

IS A CERTIFICATE RIGHT FOR YOU?

Certificates can be an excellent choice for individuals seeking:

- Stable growth
- Low-risk investing
- Guaranteed returns
- Short- or long-term savings solutions

Before investing, it's important to review current rates, minimum balance requirements, and early withdrawal penalties.

START GROWING YOUR SAVINGS TODAY

Whether you're building an emergency fund, saving for a major purchase, or planning ahead for retirement, certificate investing can be a valuable part of your financial strategy. Talk with your financial institution to learn more about available certificate options and how they can help you reach your goals faster.

RED RIVER FEDERAL CREDIT UNION EXPANDS FIELD OF MEMBERSHIP

Red River Federal Credit Union is excited to announce an expansion of our Field of Membership, opening the door for even more individuals, families, and businesses across Oklahoma and Texas to experience the benefits of local, member-focused banking. With this expansion, membership is now available to persons who live, work, regularly conduct business, worship, or attend school in the following Oklahoma counties: Beckham, Blaine, Caddo, Canadian, Cleveland, Comanche, Custer, Grady, Greer, Harmon, Jackson, Kiowa, McClain, Roger Mills, Tillman, Washita Blaine County (towns such as Watonga, Geary, Hydro and Okeene) Canadian County (towns such as Yukon, Mustang, El Reno, Piedmont and a portion of west OKC), Cleveland County (towns such as Norman, Moore, Noble and a portion of south OKC), Grady County (towns such as Chickasha, Minco & Tuttle), McClain County (towns such as Blanchard, Newcastle & Purcell). 41 census tracts in northwest Oklahoma County (this area is most of Edmond and Deer Creek)Membership eligibility also includes businesses and legal entities located within those areas, as well as residents in 41 census tracts in northwest Oklahoma County, including the Edmond and Deer Creek communities, and Wilbarger County, Texas. This expanded membership area reflects Red River's continued commitment to serving communities across western and central Oklahoma with personalized financial solutions, competitive loan and deposit products, and hometown service members can trust.

Our mission has always been to improve the financial lives of the communities we serve. Expanding our field of membership, we're able to welcome more families, businesses, and individuals into the Red River Community. Founded in 1957, Red River Federal Credit Union has proudly served Oklahoma residents for decades with a full range of financial services including checking and savings accounts, auto loans, mortgage lending, certificates, online banking, and more. Credit unions are unique because they are member-owned financial cooperatives focused on people rather than profits.This means members benefit from competitive rates, lower fees, and a personalized banking experience designed around community relationships.

If you or your business fall within the new membership area, now is the perfect time to discover the Red River difference. To learn more or become a member, visit www.redriverfcu.com.

RedRiver Federal Credit Union

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ABA Routing #303184542

IMPORTANT CREDIT CARD NUMBERS

CUSTOMER SERVICE: 833-541-0763
ACTIVATION: 833-541-0770
LOST/STOLEN/FRAUD: 833-541-0777
DISPUTES: 800-600-5249
CREDIT CARD PIN: 866-297-3413
EZ CARD CUSTOMER SERVICE 866-604-0380
REWARDS: 800-854-0790

IMPORTANT DEBIT CARD NUMBERS

ACTIVATION: 855-726-4885
LOST/STOLEN: 888-263-3370
FRAUD OVER $25.00: 833-995-2888

ADDRESS TO MAIL CREDIT CARD PAYMENTS:
Card Services - P.O. Box 4521
Carol Stream, IL 60197-4521