

JULY 1, 2023

# RGVCU

Connection

**HOLIDAY CLOSURES:**  
TUESDAY, JULY 4, 2023  
• INDEPENDENCE DAY  
MONDAY, SEPTEMBER 4, 2023  
• LABOR DAY  
MONDAY, OCTOBER 9, 2023  
• COLUMBUS DAY



**Summer Savings!**

Save 1.50% **APR** off our current rates!

\*Auto Loans as low as 4.49% **APR**  
Boat, RV & Travel Trailer Loans as low as 5.99% **APR**  
Personal loans as low as 8.99% **APR**

**Apply online today!**

**Offer valid June 1, 2023 - August 31, 2023**

\*Special terms and conditions may apply. Subject to credit approval. Actual rate may vary due to credit history, loan terms, and other factors. Auto loan rates are between 4.49% - 17.99% **APR**. \*90 Day No Payment on purchases only.  
Boat, RV & Travel Trailer loan rates are between 5.99% - 17.99% **APR**.  
Personal loan rates are between 8.99% - 17.99% **APR** - Annual Percentage Rate. RGVCU Membership Required.

**Mailing Address:**  
1221 Morgan Blvd.  
Harlingen, TX 78550

**Main Phone Line:**  
(956) 423-5792

**Website:**  
www.rgvcu.coop

**Email:**  
contactus@rgvcu.coop

**CU\*Talk:**  
(833) 328-0163

**Business Hours:**  
1221 Morgan Blvd. - Harlingen  
4321 W. Expressway 83 - Harlingen  
345 N. Williams Rd. - San Benito

**Lobby:**  
M: 9:00a.m. - 5:00p.m.  
T: 9:00a.m. - 5:00p.m.  
W: 10:00a.m. - 5:00p.m.  
TH: 9:00a.m. - 5:00p.m.  
F: 9:00a.m. - 5:00p.m.  
SAT (Morgan): 9:00a.m. - 12:00p.m.

**Drive Thru:**  
M-F: 7:30a.m. - 6:00p.m.  
SAT: 8:00a.m. - 12:00p.m.



## Big Shoes to Fill!

Message from our President,  
Sherilyn Goad

As we say goodbye to Missy, we look forward to a very promising future here at RGVCU. I am eager to continue working with a very experienced Board of Directors, Executive Team, Supervisors and Staff.

To have the opportunity to work alongside a staff that has a passion for serving our membership makes it very easy to come to work each day. I am excited for what the future holds for us and hope to continue the legacy that Missy leaves behind.

I returned to RGVCU in February of 2020 as VP of Operations, spending the first two years remodeling, opening, and managing our Rio Hondo location. In May of 2022, the Board of Directors split Missy's position of CEO/President and I became the President. This last year I have had the opportunity to work side by side with Missy, to prepare for her eventual retirement in August of 2023.

Though it is bittersweet that Missy is retiring, and she leaves very big shoes to fill, I am very blessed to have the opportunity to serve our membership. I am excited for RGVCU's bright future here in our community!



**Business Hours:**  
7449 S. IH 69 - Lyford  
117 E. Colorado Ave. - Rio Hondo

**Lobby & Drive Thru:**  
M: 9:00a.m. - 5:00p.m.  
T: 9:00a.m. - 5:00p.m.  
W: 10:00a.m. - 5:00p.m.  
TH: 9:00a.m. - 5:00p.m.  
F: 9:00a.m. - 5:00p.m.



# Message from our CEO, Missy Morrow



Saying goodbye after 34 years with the same credit union is never easy. I am not moving anywhere and will continue to be a resource for the new CEO as she takes over. It is always great to go out on a high note and I am very proud to say that RGVCU is financially strong and thriving right now. We continue to grow and serve the underserved members and areas of our community. I am sure I will see some of you around, some more than others.

My plans are to continue my community service through the Boys & Girls club of Harlingen and the Rio Grande Valley Livestock show. I am looking forward to shuffling my grandchildren to the places and activities they have and to being their biggest cheerleader. Eventually we want to travel some and a fishing trip to Alaska is high on that list.

I am proud to say I work at RGVCU, and I will miss that, but as my mother-in-law always says, it will be a good miss. God Bless you all and Lord, please continue to bless this Credit Union.

## EFFECTIVE JULY 1, 2023

<i>Savings and Club Rates:</i>		
\$100.00 - \$4,999.99	0.05% APR	0.05% APY
\$5,000.00 - \$9,999.99	0.10% APR	0.10% APY
\$10,000.00 and Over	0.25% APR	0.25% APY
\$100 Minimum Average Daily Balance Required to Earn		
<i>Interest Bearing Checking:</i>		
\$100.00 - \$4,999.99	0.05% APR	0.05% APY
\$5,000.00 - \$9,999.99	0.10% APR	0.10% APY
\$10,000.00 and Over	0.25% APR	0.25% APY
\$100 Minimum Average Daily Balance Required to Earn		

APR - ANNUAL PERCENTAGE RATE | APY - ANNUAL PERCENTAGE YIELD

**VISA**  
Credit Card

as low as  
**5.90%** APR  
No Annual Fee

\*Special terms and conditions. Subject to credit approval.  
APR - Annual Percentage Rate.  
RGVCU Membership Required.  
Visa Credit Card interest rates are between 5.90%-18% APR.  
See loan department for details.

**PRIVACY POLICY:**

THE PRIVACY POLICY IS AVAILABLE ON OUR WEBSITE UNDER THE "ABOUT US" TAB. THIS NOTICE CAN BE MAILED UPON REQUEST. FOR MORE INFORMATION PLEASE CONTACT RGV CREDIT UNION.



View and manage all your payees and payments from our **Bill Pay!**

Access Bill Pay via **It'sMe247.**

contactus@rgvcu.coop  
(956) 423-5792  
www.rgvcu.coop

**It'sMe247**  
Online Banking

*Congratulations to the following recipients!*

Natalie R. - Raymondville Early College High School  
RGVCU Scholarship Recipient

Arriana R. - Harlingen High School  
Sue Bennett Scholarship Recipient

Lillian R. - San Benito High School  
Sonny Brazil Scholarship Recipient

Leandra F. - La Feria High School  
Leonard Leal Scholarship Recipient