



RGVCU

Connection

January 2022

Mailing Address:

1221 Morgan Blvd., Harlingen, TX 78550
Main Phone Line: (956) 423-5792
Website: www.rgvco.coop
Email: contactus@rgvco.coop
CU*Talk: (833) 328-0163

Happy New Year!

As you know RGVCU underwent a lot of changes in 2021 and we are ready to tackle the new year with gusto.

After 42 years with the same processor, we underwent a major upgrade and our new system is working very well for us.

We appreciate all of your patience and understanding as we went through this upgrade. I know it was not easy for you and we truly are grateful for your dedication to the Credit Union.

We have continued to grow since we moved our main office to Morgan. Along with that growth is amazing opportunities for loans and we have been lending out money to help our members and their families. There are many uncertainties in the world today, but the financial future of RGVCU isn't one of them.



We are financially strong and plan on continuing to serve our members as we have done in the past. May you find many blessings as you go through 2022.

Allyson (Missy) Morrow

President | CEO

Important Information/Updates:

- An NSF fee will apply on any account if there are non-sufficient funds in account.
- Effective, February 1, 2022
NSF and Courtesy Pay fees \$32.00 per presentment.
- Daily Limits Visa Debit Card
\$1,500 pin (debit) and \$3,000 signature (credit).
- 2021 Tax Refunds
Please check with the Credit Union for your complete account number and our routing number for **ALL** direct deposits.
- Stop (Check) Payments
If you need to stop a payment, checks may be stopped via It'sMe247 with a \$25 fee per check or consecutive series.

Contact RGVCU for details or more information.

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. - 6:00p.m.
TH: 9:00a.m. - 5:00p.m.
F: 10:00a.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.

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. - 6:00p.m.
TH: 9:00a.m. - 5:00p.m.
F: 10:00a.m. - 5:00p.m.

Holiday Hours & Closures

Saturday, January 1, 2022
New Year's Day - Closed

Monday, January 17, 2022
MLK Jr. Day - Closed

Monday, February 21, 2022
President's Day - Closed

RGV Credit Union would like to thank all our members and the community for helping and supporting us as we gave back to the community. With your generosity, our 2021 Community Service Projects were a success!

ELECTION NOTICES

Please let this serve as a written notice that at the 2022 RGV Credit Union Annual Meeting, there will be no nominations from the floor for the open positions on the Board of Directors.

The Election will not be conducted by ballot when there is only one nominee for each position to be filled.

Nominations for vacancies may be made by petition signed by one (1%) percent of the total membership with the Secretary of the Board no later than January 31, 2022. Each nominee by petition must submit a brief statement of qualifications and biographical data in a format approved by the Board of Directors. The Secretary of the Board will ensure that nominations by petition along with those of the Nominating Committee are posted in a conspicuous place in each Credit Union office at least thirty (30) days prior to the Annual Meeting.

***Our 68th Annual Meeting is scheduled for Tuesday, May 3, 2022 at 5:30PM.
Check back with us for details.***

ELECTION BIOGRAPHIES

Nominating Committee Recommendations

Joyce A. Beattie -

I've been a native of San Benito for 37 years and married to Robert W. Beattie. I've been employed with Customs & Border Protection for 21 years. I currently serve on two boards one of which started with HATCU. I served on the nominating committee for HATCU/RGVCU for 13 yrs and now serve as Secretary on the Executive Board of RGVCU. I also serve as Chairman to the Salvation Army, Cameron County. I've proudly demonstrated my passion for these two organizations. I am a graduate of Plainview H.S. and attended Wayland Baptist University in Plainview, Texas. I am currently seeking a fourth term on the RGVCU Board.

Chad Bender -

I have been an active member of the Harlingen community and an educator serving in various capacities for nearly 20 years. I am married to Lisa Bender, a nurse practitioner in Harlingen and Brownsville. Together we have three daughters. Julia is a Speech, Drama, and Debate Teacher/Coach with HCISD, Lauren is a Senior at HHS, and Amber, currently attending Los Fresnos United as a freshman. I also serve as a Deacon of First Baptist Church in Brownsville. I am excited to continue to serve the members of the Rio Grande Valley Credit Union as a board member.

David Jones -

I have served for over 20 years on HATCU's/RGVCU's board. I have a BS from Texas A&I University and MS in School Administration from Texas A&I University. Now retired, I did work with the Rio Hondo I.S.D. as a High School math and physics teacher, Junior High Principal, and PEIMS Coordinator. My wife, Bonnie and I have two sons (both ministers) and 8 grandchildren. I would be honored to continue serving on the Board of Directors for RGVCU.

Visit BaZing.com for details over listed benefits.



Grande Checking

Valley Checking

Checkless Checking

| | | | |
|--|--|---|---|
| Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card and eStatement | ✓ | ✓ | ✓ |
| Check Options | Free Checks Seniors receive four (4) free boxes of checks per year (Limit of 1 box per quarter). | Discounted Checks Seniors receive checks at a discounted price. | No Checks Members cannot write a check from this account. |
| Buyer's Protection and Extended Warranty ^{1,2} Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your BaZing checking account. | ✓ | ✓ | |
| ID Theft Aid ^{1,2,3} Includes identity restoration & payment card resolution, personal identity theft benefit, credit monitoring & credit report, credit score & scoretracker, score simulator and identity monitoring. | ✓ | ✓ | |
| Roadside Assistance Available 24/7 and free to use, up to \$80 in covered service charges. | ✓ | ✓ | |
| Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services. | ✓ | ✓ | ✓ |
| Cell Phone Protection ^{1,2} Receive up to \$600 per claim (\$1,200 per year) if your cell phone is broken or stolen. | ✓ | ✓ | |
| Shop Local, Save Local with BaZing Savings Local discounts and national retailer deals to save you money on shopping, dining, travel and more. | ✓ | ✓ | ✓ |
| \$10,000 Travel Accidental Death Coverage ² Peace of mind for the unexpected. | ✓ | ✓ | |
| Great Interest on Your Checking Balance Our best checking rate when you maintain an average daily balance of \$100. | ✓ | | |
| Safe Deposit Box Rental \$5.00 off Safe Deposit Box Rental. | ✓ | | |

\$6 monthly fee.

Only \$4 per month.

No monthly fee when you enroll in eStatements; otherwise \$2.

1. Subject to the terms and conditions detailed in the Guide to Benefits. 2. Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY. 3. Identity and credit monitoring require additional activation for monitoring to begin.

RGVCU members can visit any of nearly 30,000 ATMs that display the CO-OP logo. So whether you're across town, or far from home for work or pleasure, you're never far from your money.

Locate an ATM wherever you are - through any of our easy locator tools, including phone, mobile app, text messaging or internet

Below is the list of ATMs within our area that participate in CO-OP:
 Security Service FCU ATM in Harlingen, Brownsville and McAllen
 Valley Federal Credit Union ATM in Harlingen and Brownsville
 NAFTA Federal Credit Union ATM in Pharr
 Costco ATM in Pharr and so many others.

Find a surcharge-free ATM right now at www.co-opatm.org or call 1-888-SITE-CO-OP.



Google Pay | Samsung Pay | Apple Pay

Available to all RGVCU Members with our Visa Debit Card and/or Visa Credit Card.
 Available on iOS and Android Devices

Celebrate the *Best Rates* in Town!

New, Used or Refinanced
 Auto Loans!

1.99 % APR

***No Payment for 90 Days!**

Boats, RVs &
 Travel Trailers!

3.49 % APR
 Up to 72 Months

4.49 % APR
 73-120 Months

Special terms and conditions. Subject to credit approval. Auto loan rates between 1.99%-17.99% APR.
 Boats, RVs, Travel Trailers rates between 3.49%-17.99% APR
 Loan rate may vary due to credit history, loan terms and other factors. *90 Day No Payment to well qualified members.
 APR - Annual Percentage Rate. See loan department for details.

Same-day delivery from a
 variety of stores you love.



Enroll your RGVCU Visa Credit Card to get 1 month of free Shipt membership, then 3 months of membership at 50% off, with free delivery on orders \$35+.*

Get started at shipt.com/visa



*Free delivery applies to orders over \$35 as part of a Shipt membership. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. Visit shipt.com/offer-terms-for-visa for more details.

WE ARE YOUR MORTGAGE RESOURCE!

We have the tools. We have the experts.

Come see us today!



We partner with Servion, Inc., NMLS #1037



Complaint Notice

If you have a problem with the services provided by this Credit Union, please contact us at:

RGV Credit Union
1221 Morgan Blvd., Harlingen, TX 78550
(956) 423-5792 | contactus@rgvcu.coop

The Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the Credit Union by contacting the:

Texas Credit Union Department
914 East Anderson Lane, Austin TX 78752-1699
(512) 837-9236 | www.cud.texas.gov



Keep Your Account(s) Active!

If you or a family member have not used your RGVCU account(s) in the last three years, the account(s) will be considered abandoned by Texas state law and the funds in the account may be sent to the state.

An easy way to keep your RGVCU account(s) from becoming dormant is to make a small deposit to your account, at least once a year.



Scholarships

Scholarship applications are now available on our website www.rgvcu.coop and due - **Friday, March 4, 2022.**

•\$1,000 RGVCU and \$1,000 Sue Bennett Scholarship

Student must be in the top 25% of their class.

•\$500 Shepherd "Sonny" Brazil Scholarship

Student must be in the top 50% of their class and active in 4-H or FFA

•\$500 Leonard Leal Scholarship

Student must be in the top 50% of their class and active in 4-H and/or Trade, Vocational Programs.

To be eligible for any of the scholarships listed above, student, parent and/or legal guardian must be a member of RGVCU.

Donations for Sonny Brazil and Leonard Leal Scholarships may be dropped off or mailed: RGVCU - 1221 Morgan Blvd., Harlingen, Texas 78550

For more info about the scholarships contact - Vanessa (956) 423-5792.

Protect Yourself from Social Security Scams

Be on the lookout for fake calls and emails



Securing today and tomorrow

Telephone and email scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP**
2. **DO NOT GIVE MONEY OR PERSONAL INFORMATION**
3. **REPORT THE SCAM AT OIG.SSA.GOV**



What to look out for



The caller says there is a problem with your Social Security number or account.



Scammers pretend they're from Social Security or another government agency. Caller ID or documents sent by email may look official but they are not.



Any call asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never** :

- » Threaten you
- » Suspend your Social Security number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer
- » Ask for gift card numbers over the phone or to wire or mail cash



Be Active

Protect yourself, friends, and family!

- » If you receive a questionable call, hang up and report it at oig.ssa.gov
- » Don't return unknown calls
- » Ask someone you trust for advice before making any large purchase or financial decision
- » Don't be embarrassed to report if you shared personal information or suffered a financial loss
- » Learn more at oig.ssa.gov/scam
- » Share this information with others

MARC HERNANDEZ



Registered Financial Consultant

PH: (956) 994-0407

Ask Marc about Retirement Solutions!
To make your appointment with Marc stop by any of our Credit Union offices



PROJECT PROM

Want to help make dreams come true?
RGVCU is currently accepting:

- *Formal Gowns (Gently Used)
- *Tuxedo Rentals
- *Dress Shoes & Accessories
- *Restaurant Gift Certificates
- *Hair, Makeup & Nails Gift Certificates
- *Boutonniere & Corsage
- *Monetary Donations

Contact RGVCU by calling 423-5792 to learn more about Project Prom!



Making Dreams Come True! Items may be dropped off at any of our locations!

