

APRIL 1, 2025

# RGVCU Connection

**HOLIDAY CLOSURES:**  
FRIDAY, APRIL 18, 2025 | GOOD FRIDAY  
MONDAY, MAY 26, 2025 | MEMORIAL DAY  
THURSDAY, JUNE 19, 2025 | JUNETEENTH  
FRIDAY, JULY 4, 2025 | INDEPENDENCE DAY




# Thank you!

We would like to extend our sincere gratitude to our entire membership, for your patience and understanding during our Visa Card conversion.

We are looking forward to the new services offered by our new Visa processor and our new ATMs.

## Visa Debit | Credit Card

To **activate** your card(s), report your card(s) **lost/stolen** or file a **dispute** with Visa, members must call the number listed below

 **(833) 729-2844**



**VISA**

## Effective July 1, 2025

Reg CC

The first \$275 of your check deposits will generally be available on the next business day. A total of \$6,725 will generally be available on the second business day. Amounts in excess of \$6,725, generally, may be held for up to 7 business days and (9 business days for new members).



*Meet Sherilyn*

Sherilyn has been an employee of RGVCU since February of 2020. She serves on the Executive Committee of the RGV Livestock Show, Treasurer of Cameron County Fair and Livestock Show and is a Board Member of NCC United Way.

*Sherilyn*  
CEO | President

# Employee

## SPOTLIGHT

*Meet Nancy*

Nancy has been an employee of RGVCU since September 1991. She previously served on the NCC United Way Board and the Cornerstone Credit Union Foundation Board as well as the Magic Valley Chapter Board.



*Nancy*  
Executive Vice President

**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:**  
MF: 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. - 5:00p.m.  
TH: 9:00a.m. - 5:00p.m.  
F: 9:00a.m. - 5:00p.m.

# 71st Annual Meeting!

Tuesday, May 6, 2025, at 6:30 p.m.  
RGVCU: 1221 Morgan Blvd., in Harlingen



**VISA** Credit Card

Interest Rate as low as

**5.90** % APR

**ZERO ANNUAL FEES**

\*Special terms and conditions. Subject to credit approval. APR - Annual Percentage Rate. RGVCU Membership Required. Visa Credit Card interest rates are between 5.90%-17.99% APR. See loan department for details.

**Your Credit Score. And More.**  
Anytime. Anywhere.

**Benefits of Savvy Money**

- Daily Access to your Credit Score
- Real Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More!



Log into your mobile or online banking to use this FREE service and enroll.

New, Used or Refinanced

**AUTO LOANS**

as low as

**5.99** % APR

up to 72 months  
6.99% APR 73-84 Months

**APPLY ONLINE TODAY!**

Special terms and conditions. Subject to credit approval. Auto loan rates between 5.99%-17.99% APR. Loan rates may vary due to credit history, loan terms and other factors. APR - Annual Percentage Rate.



Have any questions or need assistance, Chat live with Rio from our website, mobile app or online banking.



Chat with **Rio!**




**International Transaction Fee | Debit and Credit Card**

Please be aware that the International Transaction Fee for debit and credit cards applies to any transaction at a location in a foreign country or with a merchant located in a foreign country even if you initiate the transaction from within the United States. This fee is referenced in "Our Rates & Service Charges", which has been updated to clarify this issue.

**ATM | Debit Card Safety**

Never write your pin number on your card. Be aware of your surroundings, particularly at night. Refrain from displaying your cash at the ATM or night deposit facility. Count your cash after rolling up your window and locking your doors. If you notice anything suspicious at the ATM, consider using another machine. If you are followed after completing a transaction, go to the nearest public area where people are located. Report all crimes to law enforcement officials immediately.

**Notice of Records Availability**

Upon written request, a member may review or receive a copy of the most recent version of the following Credit Union documents:

- Annual Report to Membership
- The non-confidential pages of the latest call report (NCUA Form 5300)
- A Summary of the most recent annual audit
- Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies and thereof; and Internal Revenue Service Form 990.

