



RGVCU

Connection

January 2020

When I was younger, the year 2020 was not something that I ever gave any thought. As we move into the next decade, I am very excited about what is going on with your Credit Union. In 2019, we replaced most of our ATMs, providing our members top notch equipment to help meet your cash needs. We had a smaller Credit Union out of Santa Rosa merge into our Credit Union and we are excited to have approximately 300 new members to serve. We purchased an old bank building in Rio Hondo and that will be our newest branch. We are unsure of when that will open, but as soon as we complete some interior work, we should be good to go.

So overall, it was a very busy year. We hope to continue to offer the best products we can to our membership. Our loan growth this year was great and we hope that you will continue to consider RGVCU as your #1 lending source. Our rates are very competitive and our member service sets us above others. Remember, we are the only financial institution to offer the Kasasa loan - the only loan with take-backs. If you are not familiar with Kasasa loans, please give us a call and we would be happy to explain.

We pray that 2020 will be a year of growth and prosperity! May you find blessings to last you all year. Thank you for your continued business, it is truly appreciated.



*Allyson "Missy" Morrow
President/CEO*



**Welcome members of Sugar Growers Federal
Credit Union from Santa Rosa, Texas!**

1221 Morgan Blvd. - Harlingen
4321 W. Expwy 83 - Harlingen
345 N. Williams Rd. - San Benito
7449 S. IH 69 - Lyford

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

Business Hours:

Harlingen & San Benito Locations

Lobby:

Monday, Tuesday, Thursday 9:00AM - 5:00PM
Wednesday 10:00AM - 6:00PM
Friday 10:00AM - 5:00PM
Saturday (Main Office) 9:00AM - 12:00PM

Drive Thru:

Monday - Friday 7:30AM - 6:00PM
Saturday 8:00AM - 12:00PM

Business Hours:

Lyford Branch Office

Lobby & Drive Thru:

Monday, Tuesday, Thursday 9:00AM - 5:00PM
Wednesday 10:00AM - 6:00PM
Friday 10:00AM - 5:00PM
Saturday - Closed

Holidays/Closures:

Tuesday, January 1, 2020 - New Year's Day
Monday, January 20, 2020 - Martin Luther King Jr., Day
Monday, February 17, 2020 - Presidents' Day
Friday, April 10, 2020 - Good Friday

COMING SOON!



Go Bobcats!

We are excited to announce that our 5th location is coming soon to Rio Hondo! Over the next few months we will be refurbishing the building that was previously a bank.

**We believe, as a Credit Union, we will bring a new banking experience for the community of Rio Hondo!
RGVCU - Your Financial Helping Hand.**

ANNUAL MEETING

Join RGVCU for our 66th Annual Meeting.



RGV Credit Union
Main Office
1221 Morgan Blvd.
Harlingen, Texas 78550

ELECTION NOTICES

Please let this serve as a written notice that at the 2020 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, 2020. 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.



Tuesday, April 7, 2020



6:30pm

Limited Seating Available

ELECTION BIOGRAPHIES

Nominating Committee Recommendations

Elizabeth Martinez - 3 Year Term

Elizabeth Martinez is a proud life-long resident of Harlingen Texas. She graduated and attended Texas A&M University and the University of Texas and Texas State Technical College. Ms. Martinez has been working with Texas State Technical College in Harlingen going on thirty-four years. Apart from being an educator, she is involved with helping students become active within the college community. As student advisor, she organizes student groups to participate in community services; including reading to school children and city/beach cleanups. Ms. Martinez has two children; a son who has been in the US Navy for the past nineteen years, and a daughter and grandson who are living in Dallas. Ms. Martinez has served on the RGVCU board for 9 years.

Joe Montemayor - 3 Year Term

Joe Montemayor graduated from Pan American University with a Bachelor of Arts Degree in 1972. He received a Marketing Cooperative Certification from San Angelo State University in 1984 and a Masters of Education Degree from Pan American University in 1989. He retired with the Harlingen CISD after thirty-one years. His interests include gardening, carpentry, computers and outdoor activities. He has served on the RGVCU board for twenty-two years.

Carl Leatherman - 3 Year Term

Carl Leatherman was born in Amarillo, but grew up in Mesquite, Texas. He moved to Harlingen in 1995. Mr. Leatherman graduated from the University of North Texas with a BBA in Marketing. He served in the 82nd Airborne Division and the National Guard for 8 years. Mr. Leatherman also worked for the HCISD for 6 years and has been in real estate for the last 18 years. Carl has been involved with the community and served as President for both North Harlingen Rotary and Harlingen Board of REALTORS, in addition to serving as a board member of RGVCU.

SAVINGS ACCOUNT

REG D - Transfer Limitations

For savings accounts, you may make up to six (6) pre-authorized, automatic, telephonic, audio response, or internet transfers to another account of yours or to a third party during any calendar month. A pre-authorized transfer includes any agreement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH) as well as overdraft transfers from a savings account to a checking account. You may make unlimited transfers to any of your accounts or to any credit union loan account, and unlimited withdrawals in person, by mail or at an ATM.

However, we may refuse to reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.



WE ARE YOUR MORTGAGE RESOURCE!

We have the tools.
We have the experts.

We partner with My Servion, Inc., NMLS #1037



LOCK, UNLOCK, REPEAT.

With the CardValet® app, you can save time and rest easy by controlling your RGVCU Visa Debit Card and Visa Credit Card with the phone in your hand.

- *Instantly lock (and unlock) your cards if they go missing
- *Set and remove spending limits
- *Get purchase alerts in real-time
- *Limit your transactions to a certain area using your phone's GPS

CardValet
Download the free app today!





Take advantage of these FREE services offered by RGVCU!

RGVCU ONLINE

24-hour Online (www.rgvcu.coop) Access

Convenient!

Easy to use!

ANATALK

24-hour Phone (956-412-9630) Access

Secure!

FREE!

RGVCU MOBILE APP

Download the link through RGVCU Online Access

Click on Self Service Tab / Mobiliti. App code: RGVCUmobilite



SCHOLARSHIPS

Scholarship applications are now available on our website www.rgvcu.coop.

Deadline to apply is Friday, March 6, 2020.

\$1,000 RGVCU & \$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 to

RGVCU - 1221 Morgan Blvd., Harlingen, Texas 78550

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

Paying for College the Smart Way

Investing in higher education continues to be one of the best decisions you can make and we want to help make it happen.

Together, we can do this. Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply online at www.rgvcu.coop.

RGVCU is not the creditor for these loans. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.

Features & Benefits of the Smart Option Student Loan include:

*No origination fees and no prepayment penalty

*Multiple in-school repayment options available

*Rates that reward creditworthy borrowers.

Visit our website to learn more.

in partnership with



ID THEFT

You Can Fight Identity Theft, Here's How:

Never provide personal financial information, including your Social Security number, account numbers or passwords, over the phone or the internet if you did not initiate the contact. Never click on the link provided in an email you believe is fraudulent. It may contain a virus that can contaminate your computer. Do not be intimidated by an e-mail or caller who suggests dire consequences if you do not immediately provide or verify financial information. If you believe the contact is legitimate, go to the company's website by typing in the site address directly instead of a link provided in the e-mail.

If you fall victim to an attack, act immediately to protect yourself. Alert your financial institution. Place fraud alerts on your credit files. Monitor your credit files and account statements closely. Report suspicious e-mails or calls to the Federal Trade Commission through the internet at www.consumer.gov/idtheft or by calling (877) - IDTHEFT

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

Thank You RGVCU would like to thank our members for their continued support as we gave back to the community. With your generosity, our 2019 Community Service Projects were a huge success!



Auto Loans

as low as

3.24

%
APR

Stop by RGVCU and get pre-approved for an auto loan and know exactly how much you qualify for!

*Special terms and conditions. Subject to credit approval. **APR**- Annual Percentage Rate.



Personal Loans

as low as

7.49

%
APR

*Special terms and conditions. Subject to credit approval. **APR**- Annual Percentage Rate.

EFFECTIVE APRIL 1, 2020



RGVCU will no longer offer Overdraft Loans.

Don't delay your 2019 Tax Refund, provide the correct information.

Please check with the Credit Union for your 10 digit account number for ALL direct deposits.

Speed, safety and choice — with direct deposit you can have it all.



MARC HERNANDEZ

Registered Financial Consultant

Ask Marc about Retirement Solutions!

To make your appointment with Marc stop by any of our Credit Union offices

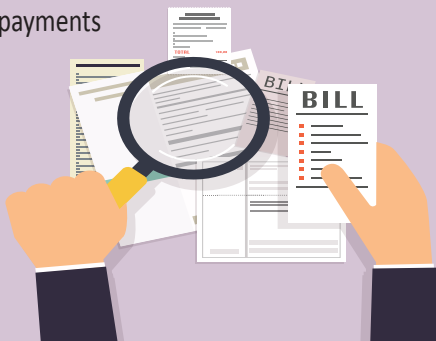
PH: (956) 994-0407

Let us help you register for Bill Pay.

With our FREE Bill Pay, you can access your account 24 hours a day, 7 days a week via the internet to:

- *Pay Bills with a click of a button
- *Make multiple payments on a single screen
- *Schedule future or recurring payments
- *Review recent transactions

Convenient!
Easy to Use!
Secure & FREE!



Bill Pay customer service is available 24 hours a day, 7 days a week via telephone or the Online Message Center.

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!

