



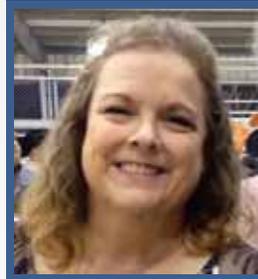
RGVCU

Connection

January 2017

Happy New Year!

2016 is a year that will go down in history for RGVCU! After almost 40 years in the same office, we are now moving. Our new address will be 1221 Morgan, Harlingen, TX 78550. Our phone number will remain the same (956) 423-5792.



*Allyson "Missy" Morrow
President/CEO*

PLEASE NOTE THE GRIMES LOCATION WILL BE CLOSING PERMANENTLY, ALL OPERATIONS WILL BE MOVED TO THE MORGAN LOCATION.

We will be closed at the Grimes location on Friday, January 13, 2017 to facilitate the move. That is Martin Luther King, Jr. weekend and we will remain closed until Tuesday, January 17, 2017.

ALL OF OUR OFFICES WILL BE CLOSED ON SATURDAY, JANUARY 14, 2017.

If our system is down, you will still be able to access your funds through the Allpoint ATM Network.
<http://www.allpointnetwork.com/atm-locators.aspx>
Thank you for your continued support and please come out and check out the new location on Morgan.

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

**(956) 423-5792 www.rgvcu.coop
Anatalk (24hr. Account Access)
(956) 412-9630**

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 (Grimes Location) 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:

Monday, January 16, 2017 - Martin Luther King, Jr. Day
Monday, February 20, 2017 - Presidents Day
Friday, April 14, 2017 - Good Friday

IMPORTANT NOTICE!

We are changing credit card carriers effective March 17, 2017. It is very important that you check your statement for payment information. We will no longer offer a MasterCard product. Our credit card will be a Visa Card. Some of the changes may affect your account, so please pay close attention to your statement.



EMV Ready!



Our ATMs located at
345 N. Williams - San Benito
4321 W. Expwy 83 - Harlingen
2101 Pease Street - VBMC/East Tower, Harlingen are EMV Ready!

If your Debit card has a chip, the ATM will now tell you to leave your EMV Debit card in the machine while your transaction is being processed. Once the transaction has been approved, the ATM will instruct you when it is safe to remove your card. Please note, this will NOT affect ATM and debit cards that do not have a chip. Those transactions at our ATMs will remain the same as before.

To help save on the rising cost of printing, paper and postage - this will be our last printed newsletter. The RGVCU Connection will be available quarterly on our website, beginning April 2017.

Join RGVCU as we celebrate
our 63rd Annual Meeting
at our New Main Office!

sun	mon	tue	wed	thu	fri	sat

Date to be announced.
Please visit our website in
January for more information.

Door Prizes - You must be present to win. One winner per account.
No reserved seating due to limited seating.

ELECTION NOTICES

Please let this serve as a written notice that at the 2017 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, 2017. 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.

ELECTION BIOGRAPHIES

Nominating Committee Recommendations

Elizabeth Martinez - 3 Year Term

Elizabeth Martinez is a proud life-long resident of Harlingen. She graduated and attended Texas A&M University and the University of Texas. Ms. Martinez has been working with Texas State Technical College in Harlingen for the past twenty-eight years. Apart from being an educator, she is involved with helping students become active within the college community. She also plans and 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 sixteen years, and a daughter and grandson who are living in Dallas. Ms. Martinez has served on the RGVCU board for three 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 15 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 withdrawal 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.

MORTGAGE LOANS

Choosing RGVCU is the first step towards an affordable home loan. Whether you are purchasing a home or refinancing your current loan, applying online is as easy as 1-2-3! Visit our website and click on the Mortgage Icon or make an appointment with Rosa Hill NMLSH #274381 or Mona Shamlian NMLSH #274399 for more information.



Take advantage of these **FREE** services offered by **RGVCU!**



RGVCU ONLINE

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

ANATALK

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

RGVCU MOBILE APP

Download the link through RGVCU Online Access
Click on Self Service Tab / Mobiliti. App code: RGVCUmobile



Convenient!
Easy to use!
Secure!
FREE!

COMING SOON!
Remote Deposit Services will soon be available!
Visit our website or our Facebook page for upcoming announcements about all the latest news and information.

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

SCHOLARSHIPS



Scholarship applications are now available on our website www.rgvcu.coop.
Deadline to apply is Friday, March 3, 2017.

\$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



RGVCU would like to thank our members and the community for helping and supporting us as we gave back to the community. With your generosity, our 2016 Community Service Projects were a huge success!



Did you know?

Updates & Benefits!

Health Savings Card (Checkless, Valley or Grande Checking)

This benefit offers discounts and preferred pricing for prescriptions, eye care, and hearing services at participating providers. A list of participating providers is available online at www.BaZing.com. The discounts cannot be combined with your primary insurance. However, you may choose the coverage that provides the best benefit for you. Health savings benefits are not insurance.

Savings Network (Checkless, Valley or Grande Checking)

BaZing offers a complete network of savings that provides you with both national and local discounts. So whether you're planning that cross-country vacation or simply looking for dinner at a local restaurant, BaZing has something for you. To find deals near you go to www.BaZing.com and search by zip code, city and state or merchant under Local or Online Deals, or use the BaZing mobile app.

Don't delay your 2016 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.

Get your cash without hassle or surcharge-fees!



We have partnered with Allpoint to bring you 55,000 surcharge-free ATMs.

To find a surcharge-free ATM visit our website www.rgvcu.coop for the Allpoint ATM locator.



Who's Marc? THE MONEY WHISPERER!

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

MARC HERNANDEZ

Registered Financial Consultant



(956) 330-2536 www.marcmoneyconcepts.com



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
- *Boutonniere & Corsage
- *Monetary Donations

Visit our Facebook Page: **RGVCU** to learn more about Project Prom!

Items may be dropped off at any of our locations!

Making Dreams Come True!



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 on the Online Message Center.