

JANUARY 1, 2024

RGVCU

Connection

HOLIDAY CLOSURES:
MON., JAN. 1, 2024 | NEW YEAR'S DAY
MON., JAN. 15, 2024 | MLK JR. DAY
MON., FEB. 19, 2024 | PRESIDENTS DAY
FRI., MAR. 29, 2024 | GOOD FRIDAY
MON., MAY 27, 2024 | MEMORIAL DAY

Happy New Year! I hope that your 2023 year ended well for you and your family. I know that we are all looking forward to a new fresh start in 2024.

The Credit Union has had a great year, and we are looking forward to a promising 2024. Please know that our number one goal is to have satisfied members.

I am confident that our staff has continued to offer the great personal service that we are known for. I truly do appreciate it when members let me know that they are happy with staff and the job they are doing.

In 2023 we were pleased to offer instant issue debit cards, continue our Moca card program (pre-paid debit) and to expand our online banking and mobile banking services.

Our focus for 2024 is to continue to offer new services and products that help to meet all members' financial service needs. In 2024 we will be rolling out a new product called Savvymoney. This is a service that will enable our members to access their credit score, gain credit confidence, detect fraud, access better rates and utilize tools to help improve their personal finances.

As we face an election year, please know that we are financially strong and plan on continuing to serve our members as we have done in the past. I am excited for RGVCU's bright future in our community in 2024.

I pray that you had a blessed holiday season and have a wonderful 2024!

Sherilyn Good

CEO/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:
M-F: 7:30a.m.-6:00p.m.
SAT: 8:00a.m.-12:00p.m.

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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.



We are
HIRING!

contactus@rgvcu.coop for details

Election Notices

PLEASE LET THIS SERVE AS A WRITTEN NOTICE THAT AT THE 2024 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, 2024. 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 70th Annual Meeting is scheduled for Tuesday, May 7, 2024 at 6:00 p.m.
Check back with us for details.

Election Biographies

Imelda Hernandez

I have been a life-long resident of San Benito and have worked in the financial industry for the past 30 years. I have been employed with Plains Capital Bank for the past 18 years. I married my high school sweetheart, Greg, and we will be celebrating our 34th year of marriage this year. Greg and I have two children, a daughter, Victoria Lynn and son, Greg. I actively serve as a lector and Eucharistic Minister for St. Joseph Catholic Church. I served as a treasurer for my children's elementary PTA and I volunteer for the Feast of Sharing. This year was my first time volunteering as a greeter/translator at the United Way Vita Program. I have served as a Board Member for RGVCU for the past eight years. My hobbies include reading, attending high school football games and wrestling matches.

James Coffman Jr.

My wife, Wende and I purchased our home, here in Harlingen, TX in 1986. I am currently the Director of the Harlingen Neighborhood Food Pantry, an all-volunteer organization, serving in this position since 2008. I have a BS: English- Clarion University, Clarion PA, Masters: St. Bonaventure University, Olean, NY in Guidance and Counseling, Certification: Chief School Administrator, Assistant Superintendent, Principal, Guidance Counselor. Extra-Curricular Activities: Dramatics Club, School newspaper, school yearbook, football coach. I left education and served at Dresser Industries-Manager Employee Benefits, Ingersoll-Rand Corp.-Personnel Director (Air-powered Division), Arnot Ogden Hospital-Personnel Director, Charles Cole Hospital-Assistant Administrator in charge of 5 different departments. I was always active in community activities. I took an early retirement at age 54 and at that time, we moved to Harlingen, TX. I experienced a very successful, challenging and rewarding career. God blessed me in many ways. I would not change it for anything, except to have added more years to his career.

Emma McCall

I retired from the San Benito CISD in 2016 after 30 years working for the public school system. I spent 26 of those years with the San Benito School District working in the area of finance. I began my career working for 2 different CPA firms for 11 years and obtained my CPA license during this time. During the last five years I was employed as an auditor of public entities including public schools. This was my first introduction to Texas public school finance. I am currently working for Sunny Glen Children's Home. I have two grown daughters and one granddaughter. My hobbies include traveling, visiting my granddaughter, knitting, crocheting and sewing.

Keep your account(s) active!

IF YOU OR A FAMILY MEMBER HAS 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(S), AT LEAST ONCE A YEAR.

Scholarships

Scholarship applications are now available on our website www.rgvcu.coop and due: Friday, March 8, 2024

\$2,500 RGVCU Scholarship & \$2,500 Sue Bennett Scholarship

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

\$1,000 Sheperd "Sonny" Brazil Scholarship

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

\$1,000 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 Credit Union.

Donations for Sonny Brazil and/or Leonard Leal Scholarships may be dropped off or mailed to our main office: RGVCU: 1221 Morgan Blvd., Harlingen, TX 78550.



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%
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.

New Year
Goals:

- 1.
- 2.

Complaint Notice

If you have a problem with the service 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

\$1.00 Inquiry Fee Reminder



RGVCU Charges \$1.00 per inquiry phone call or email for any service that can be done via our free services: It'sME247, CU*Talk and/or our Mobile App.




The best-recognized credit union ATM network with over 30,000* ATMs nationwide!



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



Marc Hernandez
 Registered Financial Consultant
 (956) 994-0407

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



Save money around town or anywhere life takes you!

- Shop local, save local with BaZing savings
 - Health Savings Card
 - Cell Phone Protection*
 - Roadside Assistance
 - Identity Theft Aid*
 - Buyer's Protection & Extended Warranty
- Plus much more savings with our Checking Accounts, powered by BaZing!



Perks & savings vary by Checking Account type.
 1 Cell phone protection and personal identity protection are subject to additional terms and conditions. 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.

