



RGVCU

Connection

January 2021

Wow - truly what a year! Through the pandemic, we continued to provide excellent member service while maintaining a safe distance for our staff. We were able to open our 5th branch office in the under-served community of Rio Hondo. It has really been a blessing to Rio Hondo and to the Credit Union. These tasks were not done without struggle, stress and expense. However we are ready to make it through to the end of the year and have a great 2021.

Probably the biggest announcement is that after 38 years with the same data processor, we are finally going to change. As we have experienced growth, we just felt like they weren't investing in us like we were in them. Effective April 1, 2021, we will have a new processor, CU*Answers. We are very excited, but please realize that this will mean a lot of improvements not only for us, but also for you. **We will be closed April 1-2, 2021 and reopen Saturday, April 3, 2021 with extended hours.**

Some changes will include the following: Online Banking, Bill Pay, Mobile Banking and Voice Response System. We feel that this is a positive change and it was not something we took lightly. This project has been worked on for almost 2 years. Please be patient with us and we will do the same for you.

I pray that you had a blessed holiday season and are ready to tackle 2021!

Happy New Year!

**IMPORTANT
PLEASE READ!**



*Allyson "Missy" Morrow
President/CEO*

Mailing Address: 1221 Morgan Blvd., Harlingen, TX 78550

Main Phone Line: (956) 423-5792
 Website: www.rgvccu.coop
 Email: contactus@rgvccu.coop
 Anatalk: (956) 412-9630

Business Hours: Harlingen and San Benito Offices

Lobby:
 Monday, Tuesday, Thursday 9:00AM - 5:00PM
 Wednesday 10:00AM - 6:00PM
 Friday 10:00AM - 5:00PM
 Saturday (Morgan Location) 9:00AM - 12:00PM
 Drive Thru:
 Monday - Friday 7:30AM - 6:00PM
 Saturday 8:00AM - 12:00PM

Business Hours: Lyford and Rio Hondo Offices

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

Holidays | Closures:

Friday, January 1, 2021 - New Year's Day
 Monday, January 18, 2021 - Martin Luther King, Jr. Day
 Monday, February 15, 2021 - Presidents' Day
 Thursday, April 1 & Friday, April 2, 2021 - Data Processor Upgrade
 Saturday, April 3, 2021 - Extended Hours

The Credit Union will be undergoing a data processing upgrade beginning **Wednesday, March 31, 2021 through Friday April 2, 2021.**

Hours during upgrade:

All RGVCU offices will be **CLOSED**, Thursday 4/1/2021 and Friday 4/2/2021.
 We will open Saturday 4/3/2021 with extended hours.

MARCH 2021

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

APRIL 2021

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1

Expect a guide very soon with details over all the upgrades.

ANNUAL MEETING

Please visit our website for detailed information over our upcoming 67th Annual Meeting.



Details to come.

ELECTION NOTICES

Please let this serve as a written notice that at the 2021 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 29, 2021. 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

Imelda Hernandez -

I have been a life-long resident of San Benito and have worked in the financial industry for the past 27 years. I have been employed with Plains Capital Bank for the past 15 years. I married my high school sweetheart, Greg, and we will be celebrating our 31st 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 five years. My hobbies include reading, attending High School Football games and Wrestling matches.

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 currently work part time for a non-profit and assist a CPA firm when needed. I also serve as the Treasurer for the Girl Scout board. I have two grown daughters and one granddaughter. My hobbies include traveling, visiting my granddaughter, knitting, crocheting and sewing.

James Coffman Jr. -

My wife and I have been living in Harlingen for the past 30 years and I am currently the Director of the Harlingen Neighborhood Food Pantry. I have served as the Director of the food pantry in since 2008. I have Bachelors in Science, English, Social Studies and Speech and a Masters in Science and Education. I have worked in education, human services, administration, guidance counselor and program manager to name a few. I have volunteered locally with the First Baptist Church Food Pantry, Rotary, Lions Club and several other organizations. I am currently a volunteer Board Member with RGV Credit Union.

EFFECTIVE DECEMBER 31, 2020

RGVCU is no longer part of the Allpoint ATM Surcharge Free Network.

EFFECTIVE APRIL 1, 2021

New CD Penalty will be 6 months of interest, whether earned or not.

Certificates of Deposits are calculated by using Simple Daily Interest.

NEW SURCHARGE-FREE ATM PARTNERSHIP

We are excited to announce our new ATM Surcharge-Free Partnership, effective January 1, 2021!

Now you can get cash surcharge-free at more ATMs than ever. 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.

*Use surcharge-free ATMs at places like 7-Eleven® and Costco®

*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 Federal Credit Union ATM in Harlingen, Brownsville and McAllen
Valley Federal Credit Union ATM in Harlingen and Brownsville
NAFT 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.



SAVINGS ACCOUNT

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.

**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



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WE ARE YOUR MORTGAGE RESOURCE!

We have the tools.
We have the experts.

We partner with Servion, Inc., NMLS #1037




ID THEFT

You Can Fight Identity Theft, Here's How:

Never provide personal financial information, including your Social Security number, account or card numbers and/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

SCHOLARSHIPS

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

Deadline to apply - Friday, March 5, 2021.



\$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.

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

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



Thank You RGVCU would like to thank our members for their continued support as we gave back to the community. With your generosity, our 2020 Community Service Projects were a success!

Competitive Interest Rates - Always!

Apply online from our website and give us an opportunity to help you save.

Auto Loans as low as **3.24** % APR
*No Payment for 90 Days!

Personal Loans as low as **7.49** % APR

Visa Credit Card as low as **5.90** % APR
No Annual Fee!



*Special terms and conditions. Subject to credit approval. APR- Annual Percentage Rate. *90 day no payment to well qualified members.

Rates shown are the lowest available. Actual rate may vary due to credit history, loan terms and other factors.

Auto loan interest rates are between 3.24%-17.99%, Personal loan interest rates are between 7.49%-17.99% and Visa CC interest rates are between 5.90%-18% APR.

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PAY OFF YOUR DEBT FASTER WITH LESS STRESS.

- Get out of debt faster to save on interest
- Access your Take-Backs® balance if you ever need it
- See where you stand on your loan with mobile dashboard
- Lower minimum monthly payments and improve your credit score*

See loan department for details. Rates and terms may vary. All loans are subject to credit approval and underwriting.

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**Don't delay your 2020 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

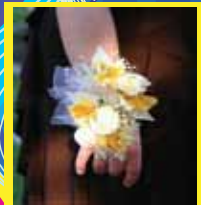
PH: (956) 994-0407

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!

