



RGVCU

Connection

January 2019

Happy New Year! I hope you and your loved ones had a blessed holiday season, full of food, amazing company, and memorable fellowship. 2018 was a year to remember for Rio Grande Valley Credit Union. We have adjusted to being in the new main office and we have sold the Grimes property, saying goodbye to 40 years in that office.



Allyson "Missy" Morrow
President/CEO

As we move forward into 2019, we plan to continue to look into new and innovative products to provide the best service we can for our membership. As we continue to grow, we will have to make some changes. We are going to implement an auto attendant for our telephone system. This is due to the number of phone calls we receive on a daily basis. We have implemented, home banking, Anataalk and mobile banking to try to avoid having to do this, but our call volume is such that we have no choice. We hope this will help make us more efficient as we know your time is important.

We recently implemented e-sign for documents and hope you will start using it, if you haven't already. It will save you a trip into the Credit Union. We purchased this product for our membership to use and we have seen the number of members utilizing the product steadily increase each month. We also rolled out remote deposit capture recently, so if you are having to mail your deposits in and want to look into an alternative option, please call the office for details.

We feel that the changes we are making will allow us to serve you better and we welcome any suggestions you have on products you would like to see us offer in the future.

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
Anataalk (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 (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, 2019 - New Year's Day
Monday, January 21, 2019 - Martin Luther King Jr., Day
Monday, February 18, 2019 - Presidents' Day
Friday, April 19, 2019 - Good Friday

Auto Loans

as low as

2.99 % APR

*Special terms and conditions.
APR - Annual Percentage Rate.

Personal Loans

as low as

7.24 % APR

*Special terms and conditions.
APR - Annual Percentage Rate.



ANNUAL MEETING

Please stay tuned for date and location announcement.

Join RGVCU for our 65th Annual Meeting.

No reserved seating due to limited seating.

ELECTION NOTICES

Please let this serve as a written notice that at the 2019 RGVCU 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, 2019. 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

Joyce A. Beattie -

I have been a native of San Benito for 33 years. I have also served on the nominating committee for HATCU/RGVCU for 13 yrs. I have fulfilled my three year term as a Board Member with RGVCU. I am currently the Chairman for the Salvation Army Corps - Harlingen and have demonstrated my passion for these two organizations. I am a graduate of Plainview High School and attended Wayland Baptist University in Plainview, Texas. I am currently seeking a third term on the RGVCU Board of Directors.

Chad Bender -

I have been an active member of the Harlingen community and an educator serving in various capacities for nearly 20 years. I am married to Lisa Bender, a nurse practitioner in Harlingen and Brownsville. Together we have three daughters with one, Julia, working as a junior in college and the two others, Lauren and Amber, currently attending Harlingen Public Schools. I also serve as the President of the Deacon Body of First Baptist Church in Brownsville. I am excited to serve the members of the Rio Grande Valley Credit Union as your newest board member.

David Jones -

I have served for over 20 years on HATCU's/RGVCU's board. I have a BS from Texas A&I University and MS in School Administration from Texas A&I University. I have worked with the Rio Hondo I.S.D. as a High School math and physics teacher, Junior High Principal, and PEIMS Coordinator. My wife, Bonnie and I have two sons (both ministers) and 8 grandchildren. I would be honored to continue serving on the Board of Directors for 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

Download the free app today!



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!



SCHOLARSHIPS

Scholarship applications are now available on our website www.rgvcu.coop.
Deadline to apply is Friday, March 8, 2019.

\$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

*RGVCU would like to thank our members for their continued support as we gave back to the community.
With your generosity, our 2018 Community Service Projects were a huge success!*

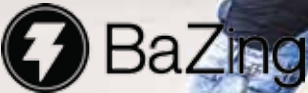


Available to our Grande & Valley Checking account holders.

Roadside Assistance:

Available 24/7 and free to use, up to \$80 in service charges.

*Visit BaZing.com for specifications on eligibility.



Don't delay your 2018 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.



Effective January 1, 2019
CD/IRA Rates

.50% APY 6 Months
1.00% APY 1 Year

1.25% APY 2 Years
1.50% APY 3 Years

APR - Annual Percentage Rate

APY - Annual Percentage Yield

Want to build up your credit? Come see us today!

Credit Builder Layaway Loan



Visit our loan department to learn more.



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

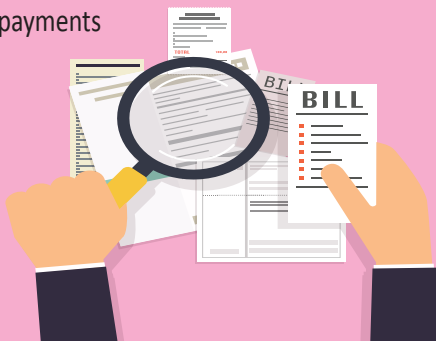
Let us help you register for Bill Pay.

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

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



Making Dreams Come True! Items may be dropped off at any of our locations!

