



RGVCU Connection

October 2019



Personal loans as low as

7.49

 % APR

Auto loans as low as

3.24

 % APR

Visa Credit Card as low as

5.90

 % APR

Special terms and conditions. Rates shown is the lowest available. Actual rate may vary due to credit history, loan terms and other factors. Subject to credit approval.
APR - Annual Percentage Rate. Visit our loan department for more information.
Personal loan rates between 7.49%-17.99%
Auto loan rates between 3.24%-17.99%
Visa Credit Card rates between 5.90%-17.99%

Mailing Address:

1221 Morgan Blvd. - Harlingen, Texas 78550

Main Phone Line: (956) 423-5792

Website: www.rgvcu.coop

Email: contactus@rgvcu.coop

Anatalk: (956) 412-9630

Business Hours:

1221 Morgan Blvd. & 4321 W. Expwy 83 - Harlingen
345 N. Williams Rd. - San Benito

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:

7449 S. IH 69 - Lyford (FM 498/Parker Road)

Lobby & Drive Thru:

Monday, Tuesday, Thursday 9:00AM - 5:00PM

Wednesday 10:00AM - 6:00PM

Friday 10:00AM - 5:00PM

Saturday - Closed

Holidays:

Monday, October 14, 2019 - Columbus Day

Monday, November 11, 2019 - Veteran's Day

Thursday, November 28, 2019 - Thanksgiving Day

Wednesday, December 25, 2019 - Christmas Day

Wednesday, January 1, 2020 - New Years Day

Skip your November or December Loan Payment!

Proceeds benefit - Gifts for Teens!

Member must be in good standing.

CPI Loans, Loan Workouts,

500 Bucks and RGVCU

Fast Cash are not eligible.

*Special terms and conditions.

\$20.00 Processing Fee Per Loan.



We are excited to welcome the members of Sugar Growers Federal Credit Union from Santa Rosa, Texas as we near the completion of a merger, effective October 31, 2019.



K A S A S A Loans™

The only loan with take-back™

You know it's smart to pay off your loan faster. But what if you need that extra cash later for something unexpected? Kasasa Loans let you pay ahead with confidence on your loan (and save on interest), knowing you can access those extra funds, at any time. Plus, it's all backed by a mobile-friendly dashboard that lets you know exactly where you stand.

How it works:

1. You can choose to pay the minimum monthly payment and stay right on track.
2. Or, if you have extra funds, you can put them toward your balance to pay it off sooner and save on interest.
3. If something comes up, you can easily withdraw any extra you've paid with the click of a button.
4. The funds are transferred into your chosen account, and your payoff schedule adjusts automatically.

Special terms and conditions. Subject to credit approval.
Actual rate may vary due to loan terms, credit history and other factors.



RGVCU now offers Mobile Deposit Capture (MDC)

This new service will allow you to remotely deposit checks to your checking account using cellphones and most Internet-enabled tablets. You must download the RGVCU mobile app (which is available in Apple App Store or Google Play Store) prior to using this service and an RGVCU Member Service Representative must enable the mobile deposit feature on your account before you will be able to deposit a check using MDC.

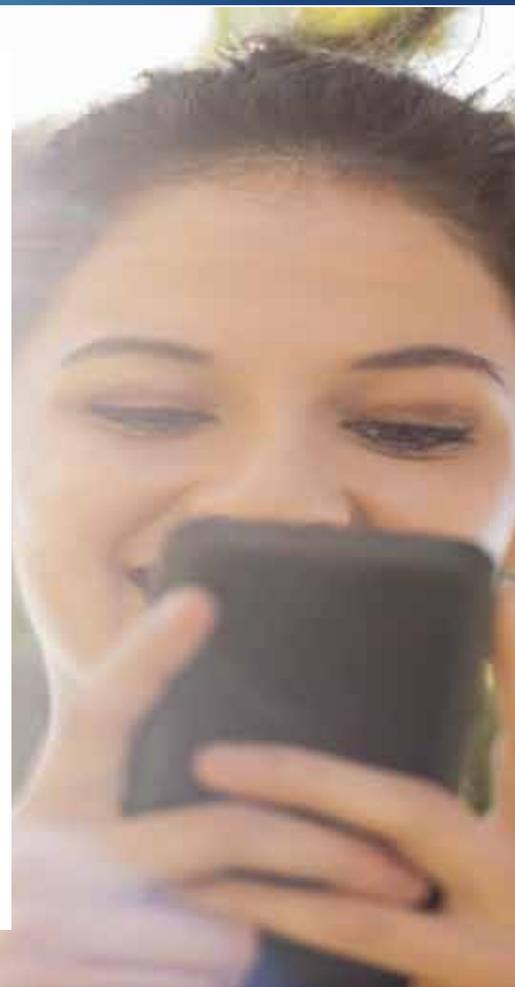
This service is available only on personal checking accounts and will be available to members who meet eligibility requirements.

Download our FREE RGVCU Mobile App Today!

RGVCU Mobile is a secure, convenient way to access your accounts anytime, anywhere, using your mobile device.

- View account balance
- View transactions history
- Transfer funds
- Pay bills
- Deposit checks remotely*
- Get account/transaction alerts (sent via text message)
- More

*Remote deposit requires approval. Special terms and conditions may apply.



USA Patriot Act

On September 11, 2001, our lives changed forever when our country was attacked. In an effort to protect you and our country from terrorism, President Bush signed the USA Patriot Act into law on October 26, 2001.

Preventing terrorist financing is one way we can help prevent terrorism. We want you to know that section 326 of this Act requires our Credit Union to verify the identity of all new credit union members. We must also verify the identity of members and nonmembers added as signatories to, and who have access to, new or existing deposit accounts and loans. If you are an existing member who joined the Credit Union before the U.S.A. Patriot Act became effective, we may also need to verify and retain copies of any documents used to verify identity when you request a new deposit account, apply for a loan, or are added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a Credit Union staff member if you have any questions or concerns about our identity verification process.