



RGVCU

Connection

April 1, 2021

Message from our CEO/President, Allyson "Missy" Morrow

We have a lot of new things on board and we are very excited! It is going to cause everyone a little bit of work, but we know that upgrading our data processing system is a great thing for all of us. We are sending out this newsletter earlier than usual so you will have a chance to prepare for the changes coming. **PLEASE TAKE THE TIME TO READ THE HANDOUT ABOUT THE UPGRADE SO YOU WILL BE PREPARED.**

The good news is that your account number is not changing, however moving forward we are going from a 10 digit account number to a 14 digit account number. **Everything as you have it now will continue to work, but if you sign up for something new, you will need your new 14 digit account number format**, so please call before giving out your account number information after 4/1/2021. The Credit Union checks you have will still be good as well as your debit and/or credit card.

ACH withdrawals and deposits will continue as usual. We cannot guarantee that you will have full access to your funds starting 3/31-4/2, so we are stressing to you to be prepared with another form of payment such as, a credit card or cash during this period.

With Bill Pay, unfortunately, payee information will not transfer to the new system. Members will have to re-enter all their payee information. **It is very important that you retain your payee information, such as account numbers and billing addresses for all payments through bill pay before March 25, 2021.**

On Saturday, April 3, 2021, all RGVCU offices will be open until 3:00p.m. however our phone line will not be in service. Please understand that there will be a lot of foot traffic and we will all be assisting as many members as we can with our new system.

Your understanding during this time will be greatly appreciated.

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

(Automated Telephone Banking)

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. - 6:00p.m.
TH: 9:00a.m. - 5:00p.m.
F: 10:00a.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.

Business Hours:

7449 S. IH 69 - Lyford
117 E. Colorado Ave. - Rio Hondo

Lobby & Drive Thru:

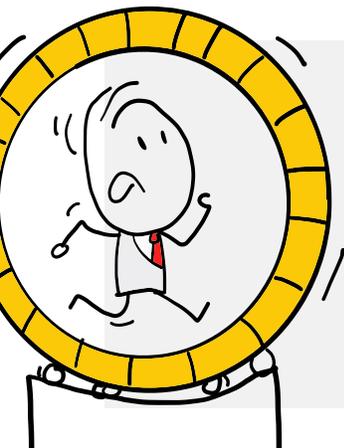
M: 9:00a.m. - 5:00p.m.
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W: 10:00a.m. - 6:00p.m.
TH: 9:00a.m. - 5:00p.m.
F: 10:00a.m. - 5:00p.m.

RGVCU will be CLOSED

Thursday, April 1st and Friday, April 2nd

ALL RGVCU locations will re-open for business on Saturday, April 3rd.
Special Hours:

Drive Thru Hours: 8:00a.m. - 3:00p.m.
Lobby Hours: 9:00a.m. - 3:00p.m.



Stuck in a Title Loan

Visit RGVCU and let us try and help you - get unstuck!

High Interest Credit Cards

Contact our Loan Department and let us try and help you save!

*Special terms and conditions. Subject to credit approval.

Holiday Closures

Monday, May 31, 2021

Memorial Day

Monday, July 5, 2021

Independence Day (Observed)

67th Virtual Annual Meeting

Please join RGVCU virtually on Tuesday, May 4, 2021 at 5:30p.m. To secure a spot and to receive the virtual meeting link, please email: contactus@rgvcu.coop

2021 Scholarship Recipients

RGVCU will announce recipients in June 2021 - please stay tuned.

Pay Off Your Debt Faster With Less Stress

- Get out of debt faster to save on interest
- Access your Take-Back® 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 officer for more details. Rates and terms may vary. All loans subject to credit approval and underwriting. Contact RGVCU for details on rates, terms and qualifications. Kasasa Loans is a trademark of Kasasa Ltd., registered in the U.S.A. | "Take back banking" is a trademark of Kasasa Ltd., registered in the U.S.A.

AUTO LOANS

as low as

3.24 % APR

up to 17.99% APR

PERSONAL LOANS

as low as

7.49 % APR

up to 17.99% APR

VISA CREDIT CARD

as low as

Fixed Rate
No Annual Fee

5.90 % APR

up to 18.00% APR

*Special terms and conditions. Rates shown are the lowest available. Actual rate may vary due to credit history, loan terms and other factors.
APR - Annual Percentage Rate.

Mortgage Loans

Choosing RGV Credit Union is the first step towards an affordable home loan.

Whether you are purchasing a home or refinancing your current loan - let our loan department help you!

Here at RGVCU we offer a variety of loan programs to fit your individual home loan needs.

Conventional, FHA, VA, USDA, Non-Conforming and Jumbo



We partner with Servion, Inc., NMLS #1037
*Subject to credit approval. Must be a member of RGVCU.

Reg D | Transfers

Reg D Transfer Limitations have been discontinued.

International Transaction Fee | Debit and Credit Card

Please be aware that the International Transaction Fee for debit and credit cards applies to any transaction at a location in a foreign country or with a merchant located in a foreign country even if you initiate the transaction from within the United States. This fee is referenced in "Our Rates & Service Charges", which has been updated to clarify this issue.

ATM | Debit Card Safety

Never write your pin number on your card. Be aware of your surroundings, particularly at night. Refrain from displaying your cash at the ATM or night deposit facility. Count your cash after rolling up your window and locking your doors. If you notice anything suspicious at the ATM, consider using another machine. If you are followed after completing a transaction, go to the nearest public area where people are located. Report all crimes to law enforcement officials immediately.

Notice of Records Availability

Upon written request, a member may review or receive a copy of the most recent version of the following Credit Union documents:

- Annual Report to Membership
- The non-confidential pages of the latest call report (NCUA Form 5300)
- A summary of the most recent annual audit
- Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies and thereof; and Internal Revenue Service Form 990