

OCTOBER 1, 2024

# RGVCU

Connection

**HOLIDAY CLOSURES:**  
MON., OCTOBER 14, 2024 | COLUMBUS DAY  
MON., NOVEMBER 11, 2024 | VETERANS DAY  
THURS., NOVEMBER 28, 2024 | THANKSGIVING DAY  
WED., DECEMBER 25, 2025 | CHRISTMAS DAY  
WED., JANUARY 1, 2025 | NEW YEARS DAY



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

**Main Phone Line:**  
(956) 423-5792

**Website:**  
www.rgvco.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.

**Business Hours:**

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

**Lobby & Drive Thru:**

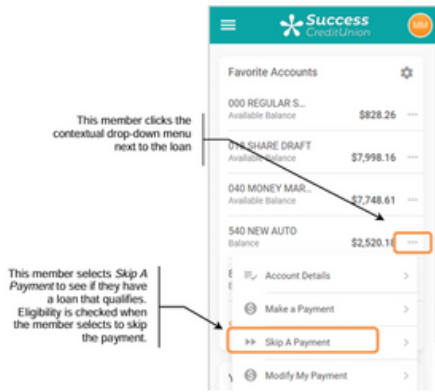
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TH: 9:00a.m. - 5:00p.m.  
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*Thank you*

for voting RGVCU as  
your Credit Union of choice!



## Skip your November or December Loan Payment!



The Skip-Payment request is available from  
It'sME247 online banking  
and from our mobile app.  
Click on the contextual drop-down menu  
next to the loan to begin the process.

Member must be in good standing. CD Secured Loans,  
Shared Secured, Loan Workouts, 500 Bucks, RGVCU Fast Cash, Fast  
Cash Plus, Leap Out of Debt and  
Kasasa Helping Hand Promotion are not eligible. Other restrictions apply.  
\*Special terms and conditions. \$20.00 Processing Fee Per Loan.

Contact us for details.



## COMING SOON!

February 2025  
we will be upgrading our  
Visa Credit and Debit Cards  
to contactless!



Staying on top of your credit  
has never been easier.  
Access your credit score,  
full credit report, credit monitoring,  
financial tips and education.  
All without impacting your credit score.

It is easy to get started - log into mobile  
or online banking to use this  
FREE service and enroll.



### 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.



**Gifts for Teens!**  
We are currently accepting NEW items for donations such as, but not limited to:

- BASKETBALLS,
- SOCCER BALLS,
- BOARD GAMES, TOILETRY ITEMS,
- PAJAMAS, LIGHT JACKETS,
- PUZZLES, BACKPACKS,
- SWEATERS...

Donations are needed by December 6th.



Special terms and conditions may apply. Verification of employment is required. No credit check or debt-to-income ratio will be required. See loan department for details. APR - Annual Percentage Rate

**\$500**  
BUCK LOAN!

8 Month Term | \$100 Monthly Payment (\$68+\$32 Club)  
17.74% APR | \$20 Processing Fee

**\$1,000**  
FAST CASH LOAN!

12 Month Term | \$125 Monthly Payment (\$92+\$33 Club)  
17.74% APR | \$20 Processing Fee

*New!*  
**\$1,500**  
FAST CASH PLUS LOAN!

12 Month Term | \$170 Monthly Payment (\$138+\$32 Club)  
17.74% APR | \$20 Processing Fee



For the latest in Consumer Advice from the FTC visit [www.ftc.gov](http://www.ftc.gov)

- Fraud Alerts •Latest Scams •Consumer Advice •Report Fraud

### Visa Business News | Changes of Benefits

Shipt Credit Benefits (Effective December 31, 2024)

Credit Union members will no longer receive one-month free Shipt membership, then three months of membership at 50%.

ID Navigator Powered by LifeLock Credit and Debit Benefits (Effective January 24, 2025)

Credit Union members will no longer be able to redeem the complimentary ID Navigator Powered by LifeLock.

### \$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 free Mobile App.

### Shop local, save local with \*BaZing savings!

Local discounts and national retailer deals to save you money on shopping, dining, travel and more. Download the free app today!

\*Subject to the terms and conditions detailed in the Guide to Benefits. Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY.

