

Effective October 1, 2022

Auto Loans	Up to 72 months	3.99 % - 17.99 % APR
	73 months - 84 months	4.99 % - 17.99 % APR
Auto Refinance	Up to 72 months	3.99 % - 17.99 % APR
	73 months - 84 months	4.99 % - 17.99 % APR
Boats, RVs & Travel Trailer Loans	Up to 72 months	5.49 % - 17.99 % APR
	73 months - 120 months	6.49 % - 17.99 % APR
Other Collateralized Loans	Up to 72 months	5.49 % - 17.99 % APR
e.g., Motorcycles, ATVs, Tractors, etc.	73 months - 120 months	6.49 % - 17.99 % APR



Special terms and conditions. Subject to credit approval. Auto loan rates between 5.99%-17.99% APR. ean rate may vary due to credit history, loan terms and other factors. *90 Day No Payment to well qualified members. APR - Annual Percentage Rate.

Website: www.rgvcu.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: 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: Closed

Holiday Closures

APR

Monday, October 10, 2022 Columbus Day

Friday, November 11, 2022 Veterans Day

Thursday, November 24, 2022 Thanksgiving Day

Monday, December 26, 2022 Christmas Day Observed

Monday, January 2, 2023 New Year's Day Observed

Monday, January 16, 2023 Martin Luther King, Jr. Day

Monday, February 20, 2023 President's Day



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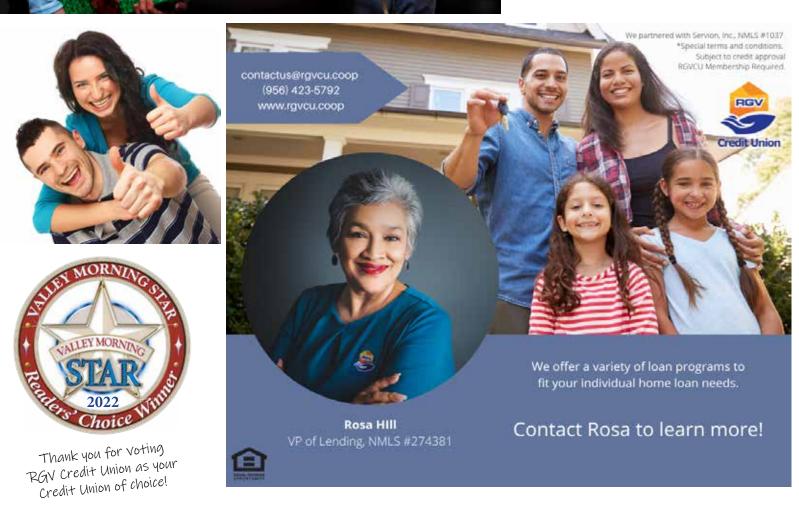
Skip your November or December Loan Payment! Proceeds benefit our Holiday Community Service Projects.

Member must be in good standing. CD Secured, Shared Secured, Loan Workouts, 500 Bucks, RGVCU Fast Cash and Kasasa Helping Hand are not eligible. *Special terms and conditions. **\$20.00 Processing Fee Per Loan**.

\$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 or our Mobile App.

For assistance in enrolling or learning about our free services, please visit our nearest location.



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.

