



# RGVCU

## Connection

October 1, 2021

— The Best Deal —

# Auto Loans

as low as

# 1.99

% APR

## \*No Payment for 90 Days!

Special terms and conditions. Subject to credit approval.  
Auto loan rates between 1.99%-18% APR.  
Loan rate may vary due to credit history, loan terms and other factors.  
\*90 Day No Payment to well qualified members.  
APR – Annual Percentage Rate. See loan department for details.

### 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

### 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.  
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.

## Holiday Hours & Closures

**Monday, October 11, 2021**  
Columbus Day - Closed

**Thursday, November 11, 2021**  
Veterans Day - Closed

**Wednesday, November 24, 2021**  
DT: 7:30-5pm & Lobby: 9am-5pm

**Thursday, November 25, 2021**  
Thanksgiving Day - Closed

**Friday, December 24, 2021**  
DT: 7:30-1pm & Lobby: 9am-1pm

**Saturday, December 25, 2021**  
Christmas Day - Closed

**Friday, December 31, 2021**  
DT: 7:30am-1pm & Lobby: 9am-1pm

**Saturday, January 1, 2022**  
New Year's Day - Closed

## 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.



# Boats, RVs & Travel Trailers

as low as

# 3.49

Up to 72 Months  
%  
APR

as low as

# 4.49

73-120 Months  
%  
APR

\*Special terms and conditions. Actual rate may vary due to credit history, loan terms and other factors. Rates as low as 3.49% up to 72 months and 4.49% 73-120 months. See loan department for details. APR - Annual Percentage Rate.



**DID YOU KNOW?**  
About all the awesome perks that come with your Checking Account!

Powered by



|  | Grande Checking  | Valley Checking   | Checkless Checking  |
|--|--|---|---|
| <b>Anywhere Banking Tools</b><br>Online banking, mobile banking, bill pay, debit card and eStatement   | ✓  | ✓   | ✓   |
| <b>Check Options</b>   | <b>Free Checks</b><br>Seniors receive four (4) free boxes of checks per year (Limit of 1 box per quarter). | <b>Discounted Checks</b><br>Seniors receive checks at a discounted price. | <b>No Checks</b><br>Members cannot write a check from this account. |
| <b>Buyer's Protection and Extended Warranty</b> <sup>1,2</sup><br>Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your BaZing checking account.         | ✓  | ✓   |   |
| <b>ID Theft Aid</b> <sup>1,2,3</sup><br>Includes identity restoration & payment card resolution, personal identity theft benefit, credit monitoring & credit report, credit score & scoretracker, score simulator and identity monitoring. | ✓  | ✓   |   |
| <b>Roadside Assistance</b><br>Available 24/7 and free to use, up to \$80 in covered service charges.   | ✓  | ✓   |   |
| <b>Health Savings Card</b><br>Save money on prescriptions, eye exams, frames, lenses and hearing services.   | ✓  | ✓   | ✓   |
| <b>Cell Phone Protection</b> <sup>1,2</sup><br>Receive up to \$600 per claim (\$1,200 per year) if your cell phone is broken or stolen.  | ✓  | ✓   |   |
| <b>Shop Local, Save Local with BaZing Savings</b><br>Local discounts and national retailer deals to save you money on shopping, dining, travel and more.   | ✓  | ✓   | ✓   |
| <b>\$10,000 Travel Accidental Death Coverage</b> <sup>2</sup><br>Peace of mind for the unexpected.   | ✓  | ✓   |   |
| <b>Great Interest on Your Checking Balance</b><br>Our best checking rate when you maintain an average daily balance of \$100.  | ✓  |   |   |
| <b>Safe Deposit Box Rental</b><br>\$5.00 off Safe Deposit Box Rental.  | ✓  |   |   |

<sup>1</sup> Subject to the terms and conditions detailed in the Guide to Benefits. <sup>2</sup> Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY. <sup>3</sup> Identity and credit monitoring require additional activation for monitoring to begin.

\$6 monthly fee.

Only \$4 per month.

No monthly fee when you enroll in eStatements; otherwise \$2.

## 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.

