

JANUARY 1, 2025
RGVCU
Connection

HOLIDAY CLOSURES:
WED., JAN. 1, 2025 | NEW YEAR'S DAY
MON., JAN. 20, 2025 | MLK JR. DAY
MON., FEB. 17, 2025 | PRESIDENT'S DAY
FRI., APR. 18, 2025 | GOOD FRIDAY
MON., MAY 26, 2025 | MEMORIAL DAY



We have some exciting changes and upgrades coming to RGVCU!



January 2025



All five (5) locations will receive new ATMs! While this upgrade takes place, please remember you can use the following CO-OP ATMs with no surcharge:

- Valley Federal Credit Union in Harlingen and Brownsville
- Security Service Federal Credit Union in Harlingen, Brownsville and McAllen
- NAFTA Federal Credit Union in Pharr
- Costco ATM in Pharr
- All locations of Security First Federal Credit Union

To find your nearest surcharge-free ATM visit co-opatm.org or call 1-888-SITE-CO-OP.

We will be removing and no longer have an ATM inside VBMC and also removing our indoor Vestibule ATM at our main office.

February 2025



All members with an active debit and/or credit card(s) will receive a NEW replacement from our new processor MAP. These new replacement card(s) will offer a contactless feature and an EMV chip to help fight fraud. All new cards will be mailed mid-February and will go live, February 24th. Thereafter, to report any lost or stolen debit/credit card please call (833) 729-2844. For questions, please contact us directly at (956) 423-5792 or email us at contactus@rgvcu.coop.

March 2025



To offer more conveniences to our members, all of our ATMs will start offering a deposit feature in March of 2025.

Sherilyn Goad

CEO | President

Mailing Address:

1221 Morgan Blvd.
Harlingen, TX 78550

Main Phone Line:

(956) 423-5792

Fax:

(956) 423-3105

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.

Meet

Rio!



Rio is our newest team member and can help you 24/7.

Chat with Rio on our website anytime!

Scan Me!



Effective
FEBRUARY 24, 2025

Daily Transaction limit of 15 will apply to our Visa Credit Cards.



Election Notices

Please let this serve as a written notice that at the 2025 RGV Credit Union Annual Meeting, there will be no nominations from the floor for the open positions on the Board of Directors. The Election will not be conducted by ballot when there is only one nominee for each position to be filled. Nominations for vacancies may be made by petition signed by one (1%) percent of the total membership with the Secretary of the Board no later than January 31, 2025. Each nominee by petition must submit a brief statement of qualifications and biographical data in a format approved by the Board of Directors. The Secretary of the Board will ensure that nominations by petition along with those of the Nominating Committee are posted in a conspicuous place in each Credit Union office at least thirty (30) days prior to the Annual Meeting.

Our 71st Annual Meeting is scheduled for Tuesday, May 6, 2025 at 6:30 p.m.

Election Biographies

David Jones

I have served for over 20 years on HATCU's/RGVCU's board. I have a BS from Texas A&I University and MS in School Administration from Texas A&I University. Now retired, I did work with the Rio Hondo I.S.D. as a High School math and physics teacher, Junior High Principal, and PEIMS Coordinator. My wife, Bonnie, and I have two sons (both ministers) and 8 grandchildren. I would be honored to continue serving on the Board of Directors for RGVCU.

Joyce Beattie

I've been a native of San Benito for 40 years and married to Robert W. Beattie. I've been employed with Customs & Border Protection for 24 years. I currently serve on two boards, one of which started with HATCU as a member of the nominating committee; and now serve as Secretary on the Executive Board of RGVCU a total of 24 years. I also served as Chairman to the Salvation Army, Cameron County. I've proudly demonstrated my passion for these two organizations. I am a graduate of Plainview H.S. and attended Wayland Baptist University in Plainview, Texas. I am currently seeking a fifth term on the RGVCU Board.

Chad Bender

I have been an active member of the Harlingen community and an educator serving in various capacities for nearly 25 years. I am married to Lisa Bender, a nurse practitioner in Harlingen and Brownsville. Together we have three daughters. Julia is Public Relations Administrator with the South Heart Clinic, Lauren is a Junior at Sam Houston State University, and Amber, is currently a Senior at Los Fresnos High School. I also serve as a Deacon of First Baptist Church in Brownsville. I am excited to continue to serve the members of the Rio Grande Valley Credit Union as a board member.

Elizandro Munoz Jr.

I recently retired from South Texas College and was honored with Professor Emeritus status at STC. I graduated from Texas Southmost College with an AA in 1987, graduated from The University of Texas at Brownsville with a BA in 1997 and then again with my MAIS in 2005. I serve as Principal Owner at EVEA Properties and volunteer in various organizations such as the Texas Heritage Independence Celebration Association, City of Harlingen Zoning Board of Adjustments, Harlingen Arts and Heritage Museum and UTRGV Special Collections and Archives LRGV Advisory Committee. My wife, Veronica, and I enjoy traveling abroad and relaxing at our place on the Arroyo. We have five grandchildren and enjoy spending time with them and seeing them grow. I joined the RGV Credit Union Board of Directors in 2024 and hope to continue serving the members of this great Credit Union.

CELL PHONE PROTECTION*

Checking Accounts powered by

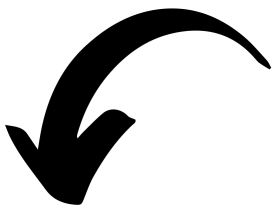


Pay your cell phone bill with your Valley or Grande Checking Account, and you're covered.

We'll pay to have it repaired or replaced, up to \$600 per claim (maximum of \$1,200 per year).

*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.





Keep your account(s) active!

IF YOU OR A FAMILY MEMBER HAS NOT USED YOUR RGVCU ACCOUNT(S) IN THE LAST THREE YEARS, THE ACCOUNT(S) WILL BE CONSIDERED ABANDONED BY TEXAS STATE LAW AND THE FUNDS IN THE ACCOUNT MAY BE SENT TO THE STATE. AN EASY WAY TO KEEP YOUR RGVCU ACCOUNT(S) FROM BECOMING DORMANT, IS TO MAKE A SMALL DEPOSIT TO YOUR ACCOUNT(S), AT LEAST ONCE A YEAR.

Scholarships

Scholarship applications are now available on our website www.rgvcu.coop and due: **Friday, March 7, 2025**

\$2,500 RGVCU Scholarship & \$2,500 Sue Bennett Scholarship

Student must be in the top 25% of their class.

\$1,000 Sheperd "Sonny" Brazil Scholarship

Student must be in the top 50% of their class and active in 4-H or FFA.

\$1,000 Leonard Leal Scholarship

Student must be in the top 50% of their class and active in 4-H and/or Trade/Vocational Programs.



To be eligible for any of the scholarships listed above, student, parent and/or legal guardian must be a member of RGV Credit Union.

Donations for Sonny Brazil and/or Leonard Leal Scholarships may be dropped off or mailed to our main office: RGVCU: 1221 Morgan Blvd., Harlingen, TX 78550.



VP of Lending, NMLS #274381

Find your **perfect home** and we'll help with the rest!
Contact Rosa Today!

We partnered with Servion, Inc., NMLS #1037

*Special terms and conditions.

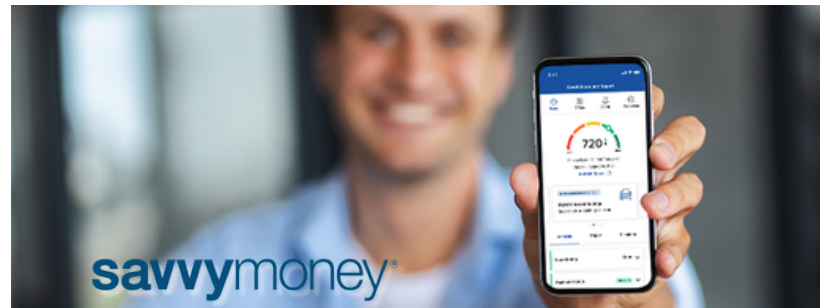
Subject to credit approval. RGVCU Membership Required.



Credit Builder Layaway Loan!



Existing members may apply after meeting the following criteria:
Must be employed and/or receiving a set income. Must be set up on auto deduction.
Account must be in good standing. Loan amount will remain frozen/unavailable until loan is paid in full.
\$30.00 processing fee. 5.50% APR; 12-36 month term. APR - Annual Percentage Rate.



savvymoney

It is easy to get started.

Staying on top of your credit has never been easier.

Introducing Savy Money.

Access your credit score, full credit report, credit monitoring, financial tips, and education.

All of this without impacting your credit score.

You can do this ANYTIME and ANYWHERE and for FREE.

Log into your mobile or online banking to use this FREE service and enroll.



COMPLAINT NOTICE

If you have a problem with the service provided by this Credit Union, please contact us at:

RGV Credit Union

1221 Morgan Blvd.
Harlingen, TX 78550
P: (956) 423-5792 | F: (956) 423-3105
contactus@rgvcu.coop

The Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the Credit Union by contacting the:

Texas Credit Union Department

914 East Anderson Lane
Austin, TX 78752-1699
P: (512) 837-9236 | F: (512) 832-0278
www.cud.texas.gov

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, guidelines, board policies and thereof; and Internal Revenue Service Form 990

\$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 Mobile App.



Surcharge-Free access to your money, almost anywhere!

Text

Text a Zip Code to 91989 to find nearby ATM

Call

Call (888) 748-3266 to find a location by telephone

Mobile

CO-OP ATM Locator available for iPhone or Android



Marc Hernandez

Registered Financial Consultant

Ask Marc about Retirement Solutions!
To make an appointment with Marc,
stop by any of our Credit Union offices.

(956) 994-0407



Save money around town or anywhere life takes you!

Shop local, save local with BaZing savings

- Health Savings Card
- Cell Phone Protection*
- Roadside Assistance
- Identity Theft Aid*
- Buyer's Protection & Extended Warranty

Plus much more savings with our Checking Accounts, powered by BaZing!



Perks & savings vary by Checking Account type.
1 Cell phone protection and personal identity protection are subject to additional terms and conditions. 2 Insurance products are not a deposit, not federally insured, not an obligation or guaranteed by the credit union, its affiliates, or any government agency.

