

OCTOBER 1, 2025

# RGVCU Connection

**HOLIDAY CLOSURES:**  
MON., OCTOBER 13, 2025 | COLUMBUS DAY  
TUES., NOVEMBER 11, 2025 | VETERANS DAY  
THURS., NOVEMBER 27, 2025 | THANKSGIVING DAY  
WED., DECEMBER 24, 2025 | CLOSING AT 1, CHRISTMAS EVE  
THURS., DECEMBER 25, 2025 | CHRISTMAS DAY  
WED., DECEMBER 31, 2025 | CLOSING AT 1, NEW YEARS EVE  
THURS., JANUARY 1, 2026 | NEW YEARS DAY



## Skip your November or December Loan Payment!



This member clicks the contextual drop-down menu next to the loan

This member selects Skip A Payment to see if they have a loan that qualifies. Eligibility is checked when the member selects to skip the 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 and cannot be more than 17 days delinquent with no freeze codes present on account. **\$20 processing fee per loan. Only November or December due date eligible to be skipped.** Account must be open for more than 180 days. Loan balance must be over \$750. Excludes: CD Secured, Share Secured, Loan Workouts/Visa In House, 500 Bucks, \$1000 Fast Cash, \$1500 Fast Cash Plus, Kasasa Helping Hand, & Leap Out of Debt Loans. Request must be received at least seven (7) business days prior to scheduled payment. \*Special terms and conditions may apply.

Contact us for details.

## Meet our newest team members!

### Julio

Vice President of Lending

Julio joined RGVCU in August 2025. Through his work with organizations like the Boys & Girls Club of America, Loaves & Fishes of the RGV, and the other community initiatives in the Valley, he has consistently demonstrated a commitment to empowering individuals and fostering positive change. By providing essential services and resources, Julio has made a tangible impact on the lives of countless community members, helping to build a stronger, more resilient community.



### Morgan

Business Development Manager

Morgan joined RGVCU in August 2025. She grew up in Raymondville, TX and is a graduate of Texas A&M University - College Station. Her family has deep ties in South Texas agriculture, and she is also a volunteer with the Rio Grande Valley Livestock Show.



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

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

**Website:**  
www.rgvacu.coop

**Email:**  
contactus@rgvacu.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.



### 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 anew 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 donation. The following list provides examples of acceptable items, though donations are not limited to these categories:

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

Donations can be dropped off at any location and are needed by December 10th.



## Fast Cash Loan Options!

**\$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

**\$1,500**  
FAST CASH PLUS LOAN!  
12 Month Term | \$170 Monthly Payment (\$138+\$32 Club)  
17.74% APR | \$20 Processing Fee

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.



New, Used or Refinanced

# AUTO LOANS

as low as

# 5.49

% APR

up to 72 months  
as low as 6.49% APR 73-84 months

Special terms and conditions. Subject to credit approval. Auto loan rates between 5.49%-17.99% APR. Loan rate may vary due to credit history, loan terms and other factors. APR - Annual Percentage Rate.

