

RGVCU

Connection



contactus@rgvcu.coop
(956) 423-5792
www.rgvcu.coop

Your Financial Helping Hand!

Holiday Closures

Monday, Oct. 12th - Columbus Day
Wednesday, Nov. 11th - Veterans Day
Thursday, Nov. 26th - Thanksgiving Day
Thursday, Dec. 24th - Closing at 1 p.m.
Friday, Dec. 25th - Christmas Day
Thursday, Dec. 31st - Closing at 1 p.m.
Friday, Jan. 1st - New Year's Day



October 2026

New, Used or Refinanced

AUTO LOANS

as low as

4.95

% APR

up to 72 months | 5.95% APR 73-84 Months



Special terms and conditions. Subject to credit approval.

Auto loan rates between 4.95%-17.99% APR.

Loan rate may vary due to credit history, loan terms and other factors.

APR - Annual Percentage Rate.

Please be advised that the Credit Union's relationship
with Kasasa will end on December 31.

Members with Kasasa loans will receive additional information
from the Credit Union in October to support a smooth transition.

Wrap up a little holiday cheer! Make your season merry, bright, and a
little easier—let us help bring your holiday wishes within reach.



Personal Loans
as low as **10.49**% APR

Visa Credit Card
as low as **5.90**% APR



Special terms and conditions. Subject to credit approval.

Personal rates between 10.49% - 17.99% APR. Visa Credit Card rates between 5.90% - 18% APR.

Loan rate may vary due to credit history, loan terms and other factors.

APR - Annual Percentage Rate.



Chat with Rio!



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 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.

Request must be received at least seven (7) business days prior to scheduled payment.

*Special terms and conditions may apply.

Account must be open for more than 180 days. Loan balance must be over \$750.

Excludes: CD Secured, Share Secured, Loan Workouts/Visa, 500 Bucks, \$1000 Fast Cash and \$1500 Fast Cash Plus



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, TOYS, TOILETRY ITEMS, PAJAMAS,
JACKETS, PUZZLES, BACKPACKS, SWEATERS...**

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

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.

Financial freedom starts with a gameplan.

Take control of your finances with KOFE. From building credit to boosting your confidence, KOFE gives you the tools to make better decisions, save more, and reach your goals faster.

Learn more



Your Best Credit Score is a Goal Away!



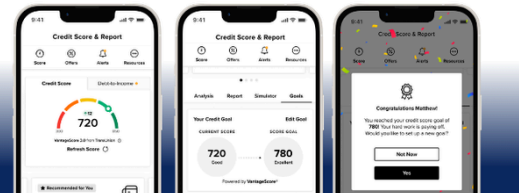
How To Set a Credit Score Goal:

- 1 Choose Your Target**
Select your desired credit score and the timeframe in which you want to achieve it.
- 2 See Your Score**
On the goals page, you'll see your current VantageScore 3.0 credit score, along with your credit goal.
- 3 Simulate Scenarios**
Use the Score Simulator to explore how different actions could affect your target score timeline, without impacting your actual credit score.
- 4 Track Your Progress**
The Credit Score Goals tool tracks your credit usage, payment history, and other key factors, providing regular updates to keep you on track.



Why It Matters:

- Better Access & Savings:** A higher credit score can help you qualify for better rates and terms on credit cards, mortgages, and auto loans.
- Everyday Benefits:** Cellphone providers, insurers, and landlords may consider your credit when setting eligibility and pricing.
- Long-Term Savings:** Better credit can mean lower interest rates and thousands in savings over time.



If you receive a suspicious call:



- **Hang up**
- **Don't** believe them
- **Don't** trust your caller ID
- **Don't** give them money
- **Don't** give them personal information
- Report the scam at **oig.ssa.gov**

SSA.GOV/SCAM

Si recibe una llamada sospechosa:

- **Cuelgue el telefono**
- **No** les crea
- **No** confie en su identificado de llamadas
- **No** les de dinero
- **No** les de informacion personal
- Reporte la estafa en **oig.ssa.gov**



SeguroSocial.gov/estafas