



RGVCU

Connection

January 2023

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

Happy New Year! I pray that your 2022 ended well for you and your family and that you are ready to tackle 2023. The Credit Union has had a good year, after many very lean years, we finally can see some progress. I have received many compliments over the year about staff and the member service that we provide. Please know that is our number one goal, to have satisfied members. I truly do appreciate it when members let me know that they are pleased with staff and the job they are doing.

2022 was a year of change, we are offering new products, the Moca card that allows you to have the flexibility to move your money around, send money to loved ones, pay a bill and basically be in control of your finances. This is an amazing product that we are all learning how to use to the greatest ability. In May of 2022, the board promoted Sherilyn Goad to President. I plan on retiring in August of 2023 and this is part of the succession plan. She worked with us before, then left to work somewhere else, but served on the board the whole time, then was hired to run the Rio Hondo branch with the understanding that she would become CEO when I retired. She is very capable of taking over when I retire and after 33 years at RGVCU, I wouldn't trust just anyone to take over.

We continue to offer services free of charge, like our home banking product, It's Me 247 and our bill pay product. If you need help using these services, please just stop by and ask for a Member Service Rep and they will help you get set up. We are working on rolling out instant issue, but with the chip shortage we are experiencing some delays. Just as soon as that is ready to go, we will put it on our Facebook page and website. If you want to keep up to date with changes to our loan and savings rates, our Facebook page or our website www.rgvcu.coop would be the place to go.

Since this will be my last year end message, I want to thank each and every one of you for some great years. When I started with RGVCU, it was supposed to be a temporary job, then I was moving on. As luck would have it, I fell in love and married a farmer, so there was no moving on, plus I really enjoyed my job. I have made some amazing friendships and lifelong relationships over the years. I am not moving, just retiring from the Credit Union to spend more time with my family.

May you be blessed through 2023.

Allyson (Missy) Morrow | CEO

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.



ELECTION NOTICES

Please let this serve as a written notice that at the 2023 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, 2023. 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 69th Annual Meeting is scheduled for Tuesday, May 2, 2023 at 5:30PM.
Check back with us for details.**

ELECTION BIOGRAPHIES

Nominating Committee Recommendations

Elizabeth Martinez- 3 Year Term

Elizabeth Martinez is a proud life-long resident of Harlingen Texas. She graduated and attended Texas A&M University and the University of Texas at Brownsville and Texas State Technical College. Ms. Martinez is retired educator for Texas State Technical College and now works from home with the city of New York as an 311 agent. Ms. Martinez has two children; a son who has been in the US Navy and lives in Germany with his wife and a newborn daughter. Also a daughter and a grandson who live in Dallas. Ms. Martinez has served on the RGVCU board for 12 years.

Joe Montemayor - 3 Year Term

Joe Montemayor graduated from Pan American University with a Bachelor of Arts Degree in 1972. He received a Marketing Cooperative Certification from San Angelo State University in 1984 and a Masters of Education Degree from Pan American University in 1989. He retired with the Harlingen CISD after thirty-one years. His interests include gardening, carpentry, computers and outdoor activities. He has served on the RGVCU board for twenty-four years.

Carl Leatherman - 3 Year Term

Carl Leatherman was born in Amarillo, but grew up in Mesquite, Texas. He moved to Harlingen in 1995. Mr. Leatherman graduated from the University of North Texas with a BBA in Marketing. He served in the 82nd Airborne Division and the National Guard for 8 years. Mr. Leatherman also worked for the HCISD for 6 years and has been in real estate for the last 21 years. Carl has been involved with the community and served as President for both North Harlingen Rotary and Harlingen Board of REALTORS, in addition to serving as a board member of RGVCU.

Do you BaZing?



Visit BaZing.com for details over listed benefits.



Grande Checking

Valley Checking

Checkless Checking

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

¹ Subject to the terms and conditions detailed in the Guide to Benefits. 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. ³ 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.

Rate Changes Effective January 1, 2023

Auto Loans	Up to 72 months	5.99 % - 17.99 % APR
	73 months - 84 months	6.99 % - 17.99 % APR
Auto Refinance	Up to 72 months	5.99 % - 17.99 % APR
	73 months - 84 months	6.99 % - 17.99 % APR
Boats, RVs & Travel Trailer Loans	Up to 72 months	7.49 % - 17.99 % APR
	73 months - 120 months	8.49 % - 17.99 % APR
Other Collateralized Loans e.g., Motorcycle, ATVs, Tractors, etc.	Up to 72 months	7.49 % - 17.99 % APR
	73 months - 120 months	8.49 % - 17.99 % APR
Personal Loans	-	10.49 % - 17.99 % APR

APR - Annual Percentage Rate



The best-recognized credit union ATM network with over 30,000* ATMs nationwide!

Locate an ATM wherever you are - through any of our easy locator tools, including phone, mobile app, text messaging or internet.

Below is the list of ATMs within our area that participate in CO-OP:
 Security Service FCU ATM in Harlingen, Brownsville and McAllen
 Valley Federal Credit Union ATM in Harlingen and Brownsville
 NAFT Federal Credit Union ATM in Pharr
 Costco ATM in Pharr and so many others.

**Find a surcharge-free ATM right now at
www.co-opatm.org or call 1-888-SITE-CO-OP.**

*As of June 2021



Find Your Perfect home

and we'll help with the rest!

Contact Rosa today!



VP of Lending, NMLS #274381



We partnered with Servion, Inc., NMLS #1037 *Special terms and conditions. Subject to credit approval. RGVCU Membership Required.

Complaint Notice

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

RGV Credit Union
1221 Morgan Blvd., Harlingen, TX 78550
(956) 423-5792 | 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
(512) 837-9236 | www.cud.texas.gov

Keep Your Account(s) Active!

If you or a family member have 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, at least once a year.

Protect Yourself from Social Security Scams

Be on the lookout for fake calls and emails



Telephone and email scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP**
2. **DO NOT GIVE MONEY OR PERSONAL INFORMATION**
3. **REPORT THE SCAM AT** OIG.SSA.GOV



What to look out for



The caller says there is a problem with your Social Security number or account.



Scammers pretend they're from Social Security or another government agency. Caller ID or documents sent by email may look official but they are not.



Any caller asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will never :

- » Threaten you
- » Suspend your Social Security number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer
- » Ask for gift card numbers over the phone or to wire or mail cash



Be Active

Protect yourself, friends, and family!

- » If you receive a questionable call, hang up and report it at oig.ssa.gov
- » Don't return unknown calls
- » Ask someone you trust for advice before making any large purchase or financial decision
- » Don't be embarrassed to report if you shared personal information or suffered a financial loss
- » Learn more at oig.ssa.gov/scam
- » Share this information with others

Scholarships



Scholarship applications are now available on our website www.rgvcu.coop and due - **Friday, March 3, 2023.**

• **\$2,500 RGVCU and \$2,500 Sue Bennett Scholarship**
Student must be in the top 25% of their class.

• **\$1,000 Shepherd "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 RGVCU.

Donations for Sonny Brazil and Leonard Leal Scholarships may be dropped off or mailed:
RGVCU - 1221 Morgan Blvd., Harlingen, Texas 78550

For more information email contactus@rgvcu.coop.

MARC HERNANDEZ



Registered Financial Consultant

PH: (956) 994-0407

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



We are excited to announce that we partnered with MOCA Financial to bring you a NEW digital account with a cutting edge pre-paid debit card, the RGVCU MOCA Card!



We would like you to be one of the first to try it out, as this card is unlike any other card you have ever had. It offers our members more security, more controls, and more features than any other card.

First, in addition to your plastic card, you'll have the ability to instantly issue yourself virtual cards. Because of the advance security features and robust controls, shopping online for the holidays just got safer!

Second, you will earn unlimited cash-back rewards for every transaction you make, everywhere, even online!

Lastly, there are many features to use including our self-issued Sentinel kids/teen cards. You can self-issue as many virtual cards as you like, and there is no cost! Then, whenever your kids need money, you can instantly fund their cards in real-time. This makes MOCA a great holiday gift for your kids or teenagers.

Contactus@rgvcu.coop to sign up today!