



RGVCU

Connection

April 1, 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

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.

Summer Savings!

Get 'em while they're hot!

Save 1.50% **APR** off our current rates

*Auto Loans as low as 4.49% **APR**

Boat, RV & Travel Trailer Loans as low as 5.99% **APR**

Personal loans as low as 8.99% **APR**

Offer valid June 1, 2023 - August 31, 2023

*Special terms and conditions may apply. Subject to credit approval. Actual rate may vary due to credit history, loan terms and other factors. Auto loan rates are between 4.49% - 17.99% **APR**. *90 Day No Payment on purchases only.

Boat, RV & Travel Trailer loan rates are between 5.99% - 17.99% **APR**.

Personal loan rates are between 8.99% - 17.99% **APR**. **APR** - Annual Percentage Rate. RGVCU Membership Required.

Holiday Closures

Friday, April 7, 2023

Good Friday

Monday, May 29, 2023

Memorial Day

Monday, June 19, 2023

Juneteenth Day

Tuesday, July 4, 2023

Independence Day

69th RGVCU Annual Meeting

Join RGVCU in person on Tuesday, May 2, 2023 at 5:30 p.m. at our main office in Harlingen.

2023 Scholarship Recipients

RGVCU will announce recipients in June 2023 - please stay tuned.

Effective May 1, 2023

Start your journey



Is earning interest important to you?



Do you have a cell phone or look for deals when you shop?



Do you want a low cost account with basic 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 two (2) free boxes of checks per year.	Checks Members can write checks from this account.	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 & 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.	✓		
	\$6 monthly fee.	Only \$4 per month.	No monthly fee when you enroll in eStatements; otherwise \$2.

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.

Reg D | Transfers

Reg D Transfer Limitations have been discontinued.

International Transaction Fee | Debit and Credit Card

Please be aware that the International Transaction Fee for debit and credit cards applies to any transaction at a location in a foreign country or with a merchant located in a foreign country even if you initiate the transaction from within the United States. This fee is referenced in "Our Rates & Service Charges", which has been updated to clarify this issue.

ATM | Debit Card Safety

Never write your pin number on your card. Be aware of your surroundings, particularly at night. Refrain from displaying your cash at the ATM or night deposit facility. Count your cash after rolling up your window and locking your doors. If you notice anything suspicious at the ATM, consider using another machine. If you are followed after completing a transaction, go to the nearest public area where people are located. Report all crimes to law enforcement officials immediately.

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