



RGVCU

Connection

April 2018

There's a lot to love about our Visa Credit Card!



*24/7 Cardholder Service:

Call 1-855-256-9671 or 301-287-9904 for balance inquiries, payment information, transaction history, statements, request or to dispute a charge.

*Online Access:

Real-time credit card information, including transactions, pending activity, payment information, statements, custom e-mail alerts and eStatements.

*No Annual Fee

*Fixed Rates

*Convenience Checks Available

*Balance Transfers Available

*Convenient Billing Cycles



***Interest rates from
5.90% APR - 18% APR**

*Special terms and conditions. Subject to credit approval. APR - Annual Percentage Rate

IMPORTANT NOTICE

Effective May 1, 2018, withdrawals, transfers and balance inquiries from foreign (non-RGVCU owned) ATMs will result in a \$1.00 fee.

You may also be charged a fee by the ATM operator or any network used.

You may be charged a fee for a balance inquiry even if you do not complete a withdrawal or transfer. Please refer to our Rate and Fee Schedule for additional information.

You can avoid this fee by using an RGVCU owned ATM or an ATM in the Allpoint Network. Please visit our website to find the nearest Allpoint ATM.

In addition, you will not be charged this fee if you use an ATM owned by Security First Federal Credit Union or NAFT Credit Union.

Mailing Address:

1221 Morgan Blvd. - Harlingen, Texas 78550

(956) 423-5792 www.rgvcu.coop

Anatalk (24hr. Account Access)

(956) 412-9630

Business Hours:

1221 Morgan Blvd. & 4321 W. Expwy 83 - Harlingen
345 N. Williams Rd. - San Benito

Lobby:

Monday, Tuesday, Thursday 9:00AM - 5:00PM

Wednesday 10:00AM - 6:00PM

Friday 10:00AM - 5:00PM

Saturday (Main Office) 9:00AM - 12:00PM

Drive Thru:

Monday - Friday 7:30AM - 6:00PM

Saturday 8:00AM - 12:00PM

Business Hours:

7449 S. IH 69 - Lyford (FM 498/Parker Road)

Lobby & Drive Thru:

Monday, Tuesday, Thursday 9:00AM - 5:00PM

Wednesday 10:00AM - 6:00PM

Friday 10:00AM - 5:00PM

Saturday - Closed

Closures:

Monday, May 28, 2018 - Memorial Day

Wednesday, July 4, 2018 - Independence Day

CHANGES TO OUR WEBSITE!

We are excited to announce some upcoming changes to our website.

Our upcoming new and refreshed website will be live by this May. The website will include changes to the navigation dropdown menus for both mobile and desktop versions. We have also improved the structure of our content, so that you have a better online experience.

Please visit our website www.rgvcu.coop for updates and detailed information.

Available to our Grande & Valley Checking account holders.



**Cell Phone Protection -
Receive up to \$200 per claim
(\$400 per year) if your cell phone
is broken or stolen.**

*Visit BaZing.com for specifications on eligibility.

Like our RGVCU Facebook Page and stay current on any new loan promotions or community service projects!



TruStage™ INSURANCE PRODUCTS

INSURANCE BUILT FOR CREDIT UNION MEMBERS LIKE YOU

Exclusively for credit union members



TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.

Call us, we'll help you understand all of your options so you can choose the one that is best for you and your family.

Life and AD&D 1-855-612-7909
Auto & Home 1-888-380-9287
Visit us at TruStage.com

Let us help you register for Bill Pay.

With our **FREE Bill Pay**, you can access your account 24 hours a day, 7 days a week via the internet to:

- *Pay Bills with a click of a button
- *Make multiple payments on a single screen
- *Schedule future or recurring payments



Bill Pay customer service is available 24 hours a day, 7 days a week via telephone or on the Online Message Center.



TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members.

TruStage™ is the marketing brand for the insurance products. The Auto & Home Insurance Program is made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. Life and accidental death & dismemberment insurance is sold through CMFG Life Insurance Company.

The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

MC2645AR-0812



NO Flip-Flopping HERE

You have reliable surcharge-free access to your cash all summer long!

Find summer essentials and Allpoint surcharge-free ATMs at these fine retailers:



FIND AN ALLPOINT SURCHARGE-FREE ATM NEAR YOU
allpointnetwork.com/locator.aspx

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

