

APRIL 1, 2024

RGVCU

Connection

HOLIDAY CLOSURES:
MONDAY, MAY 27, 2024
MEMORIAL DAY
WEDNESDAY, JUNE 19, 2024
JUNETEENTH
THURSDAY, JULY 4, 2024
INDEPENDENCE DAY



\$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

New!

\$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



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. - 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.



70th Annual Meeting!
Tuesday, May 7, 2024, at 6:00 p.m.

RGVCU: 1221 Morgan Blvd., in Harlingen



Know the signs and **protect yourself from fraud!**
And as always, monitor your account(s) closely with our Mobile App, CU*Talk and It'sMe247.



Scammers PRESSURE you to act immediately.



Scammers PRETEND to be from an organization you know.



Scammers say there's a PROBLEM or a PRIZE.



Scammers tell you to PAY in a specific way.

Report Scams to the FTC
If you were scammed or think you saw a scam, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)

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.

Boats, RVs & Travel Trailers

as low as **7.49** % APR Up to 72 Months

as low as **8.49** % APR 73-120 Months

*Special terms and conditions may apply. Subject to credit approval. Actual rate may vary due to credit history, loan terms and other factors. Boats, RVs & Travel Trailers rates are between 7.49%-17.99% APR. APR - Annual Percentage Rate. RGVCU Membership Required.

New, Used or Refinanced AUTO LOANS

as low as **5.99** % APR

up to 72 months | 6.99% APR 73-84 Months

***No Payment for 90 Days!**

Special terms and conditions. Subject to credit approval. Auto loan rates between 5.99%-17.99% APR. Loan rate may vary due to credit history, loan terms and other factors. *90 Day No Payment for new purchases and qualified buyers. APR - Annual Percentage Rate.

LEAP OUT OF DEBT!

\$3,000

Personal Loan | 24 Month Term
Approval not based on credit.



Offer Valid February 1, 2024 - April 30, 2024

Special terms and conditions may apply. Existing members may apply after meeting the following criteria: Must be employed within the same field for one (1) year, direct deposit for one (1) year, and be in good standing with RGVCU. 13.49% APR | 24 Month Term | \$145 Monthly Payment + \$30 Club. APR - Annual Percentage Rate



as low as Visa Credit Card

5.90

 % APR

No Annual Fee

Apply Online Today!



*Special terms and conditions. Subject to credit approval. APR - Annual Percentage Rate. RGVCU Membership Required. Visa Credit Card interest rates are between 5.90%-18% APR. See loan department for details.

