



Credit Union

RGVCU

Formerly known as HATCU

Connection

January 2015

Message from the CEO

Happy New Year!



I don't know about you, but my crystal ball has never been as cloudy as it is now. Economic forecast predict rates will slowly start to rise, but I will believe it when I see it. These are tough times for those living on a fixed income because investment rates are so low, but it is an excellent time to purchase a home or a vehicle with rates for those items historically low.

There are more and more regulations being put into place, making it a challenge to do business with our members in the manner that we would like to. Long gone are the days of lending on a person's word and handshake. Documentation, documentation, documentation is the name of the game and then what do you do with all that paperwork. Sometimes when we are not able to help you, it isn't because we don't want to, it is because we can't. There might be a rule or regulation that prevents us from doing what you have requested. It's a totally different world we are living in right now and we have to comply with the rules.

Our goal is to continue to provide you with the service that you are accustomed to, but just like everyone else, we have to cut cost in order to continue to grow. It cost money to build new branches and offer new services and we have always prided ourselves on being on the forefront of services offered. Your business continues to be important to us, and we are working diligently to keep our expenses down so that we don't have to pass that cost on to you through increased fees.

Please, if you are happy with our service, recommend us to your friends and family members. Visit our facebook page, as most of our loan promotions are posted there. Rates are not going to be this low forever, so if you are looking to purchase a new vehicle, home, or perhaps a boat, now might be the time to do it. Just be careful that you don't overload what you are truly capable of paying. We want to continue to grow though 2015 with you as our partner. What you have learned yesterday, you can use it as your experience for tomorrow. Wishing you a bright future in 2015.

Missy Morrow

Rio Grande Valley Credit Union

2910 E. Grimes - Harlingen
4321 W. Expwy 83 - Harlingen
345 N. Williams Rd. - San Benito

(956) 423-5792 www.rgvcu.coop

Anatalk (24hr. Account Access)

(956) 412-9630

Lobby:

Monday, Tuesday, Thursday 9:00AM - 5:00PM
Wednesday 10:00AM - 6:00PM
Friday 10:00AM - 5:00PM

Saturday (Grimes Location Only) 9:00AM - 12:00PM

Drive Thru:

Monday - Friday 7:00AM - 6:00PM
Saturday 8:00AM - 12:00PM

Closures:

Thursday, January 1, 2015 - New Year's Day
Monday, January 19, 2015 - Martin Luther King, Jr. Day
Monday, February 16, 2015 - Presidents Day

RGVCU would like to thank our members and the community for helping and supporting us as we gave back to the community. With everyone's generosity our 2014 Community Service Projects were a huge success!

Don't delay your 2014 Tax Refund, provide the correct information.

Whether you file electronically or on paper, direct deposit gives you access to your refund faster than a paper check. Direct deposit also ensures that your check will not be lost, stolen or returned to IRS as undeliverable. Speed, safety and choice — with direct deposit you can have it all.



Please check with the credit union for your account number and check digit for ALL direct deposits.

Attention Members:

In addition to the Allpoint ATMs, you now can use ATMs from Security First Credit Union & NAFT Federal Credit Union at NO surcharge!

Join RGVCU as we celebrate our 61st Annual Meeting!

**Tickets
Now On
SALE!**

**Friday, April 17, 2015
Casa de Amistad - Harlingen**

\$3,000 In Cash & Prizes

You must be present to win. One winner per account. No reserved seating due to limited seating.

ELECTION NOTICES

Please let this serve as a written notice that at the 2015 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 March 17, 2015. 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 conspicuous place in each credit union office at least thirty (30) days prior to the annual meeting.

ELECTION BIOGRAPHIES

Nominating Committee Recommendations

Sherilyn Goad -

My name is Sherilyn Harmon Goad and I am the wife of a local farmer, William Goad. We have been married for 21 years and are blessed with two children: Rebecca, 20 and Will, 18. I have a BBA in Finance from the University of Texas Brownsville. I have been a book keeper at Mona Hervey Hayes CPA PC for the last two years and am pursuing my licensing as a CPA for the State of Texas. I currently serve as the Co-Leader for Highland Hustlers 4-H, Treasurer for Cameron County Livestock Show and Treasurer for San Benito - Rangerville Beef Club. I am also serving as a Board Member of RGVCU since 2012.

Emma McCall -

I am currently employed by the San Benito CISD as the business manager. I have 25 years experience in Texas public school finance, with 21 of those years in San Benito. I began my career working for 2 different CPA firms for 11 years and obtained my CPA license during this time. During the last five years I was employed as an auditor of public entities including public schools. This was my first introduction to Texas public school finance. I am actively involved with my church and have been the treasurer for about 30 years, and am one of the pianists. I have two grown daughters and one granddaughter. My hobbies include traveling, visiting my granddaughter, knitting, crocheting and sewing.

Imelda Hernandez -

I have been a life-long resident of San Benito and have worked in financial institutions for the past 21 years. I currently work for Valley Resources, a division of Plains Capital Bank, where I have been employed for the past 9 years. I married my high school sweetheart, Greg, and we will be celebrating our 25th anniversary this year. Greg and I have two children, a daughter, Victoria Lynn and son, Greg. I actively serve as a lector and Eucharistic Minister for St. Joseph Catholic Church. I served as treasurer for my children's elementary PTA and in the near future, I will be volunteering to teach financial literacy at Sunny Glen Children's Home. I currently serve on the Audit Committee for RGVCU. My hobbies include reading, attending H.S. Football & Wrestling matches.

ID THEFT You Can Fight Identity Theft, Here's How:

Never provide personal financial information, including your Social Security number, account numbers or passwords, over the phone or the internet if you did not initiate the contact. Never click on the link provided in an email you believe is fraudulent. It may contain a virus that can contaminate your computer.

Do not be intimidated by an e-mail or caller who suggests dire consequences if you do not immediately provide or verify financial information. If you believe the contact is legitimate, go to the company's website by typing in the site address directly instead of a link provided in the e-mail.

If you fall victim to an attack, act immediately to protect yourself. Alert your financial institution. Place fraud alerts on your credit files. Monitor your credit files and account statements closely. Report suspicious e-mails or calls to the Federal Trade Commission through the internet at www.consumer.gov/idtheft or by calling (877) - IDTHEFT

COMPLAINT NOTICE

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

RGV Credit Union
2910 E. Grimes - Harlingen, TX 78550-4514
(956) 423-5792 contactus@hatcu.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

Scholarships



Applications are now available from our website.
and applications are due: March 6, 2015

\$1,000 RGVCU / \$1,000 Sue Bennett Scholarship

Student must be in the top 25% of their class.

\$500 Shepherd "Sonny" Brazil Scholarship

Student must be in the top 50% of their class and active in 4-H or FFA.

\$500 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 to
RGVCU - 2910 E. Grimes, Harlingen, Texas 78550

For more info about the scholarships contact - Vanessa / (956) 423-5792.

SAVINGS ACCOUNT

REG D - Transfer Limitations

For savings accounts, you may make up to six (6) pre-authorized, automatic, telephonic, audio response, or internet transfers to another account of yours or to a third party during any calendar month. A pre-authorized transfer includes any agreement with us to pay a third party from your account upon oral or written orders including orders received through the automated clearing house (ACH) as well as overdraft transfers from a savings account to a checking account. You may make unlimited transfers to any of your accounts or to any credit union loan account, and unlimited withdrawal in person, by mail or at an ATM.

However, we may refuse to reverse a transfer that exceeds these limitations and may assess fees against, suspend or close your account.

ATM / Debit Card Holders:

To protect your account, we may be calling you.



To protect your account, we monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.-issued card is used unexpectedly overseas), a sudden string of costly purchases, or any pattern associated with new fraud trends around the world. If we suspect fraudulent ATM or debit card use, we'll be calling you to validate the legitimacy of your transactions. Your participation in responding to our call is critical to prevent potential risk and avoid restrictions we may place on the use of your card.

In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions.

PRIVACY NOTICE

The Privacy Notice is now available on our website www.rgvco.coop / About / Privacy Notice. This notice can be mailed upon request.

For more information please contact RGVCU.



RGVCU Mobile App NOW AVAILABLE!

Download Today!
Link is available through
RGVCU Online Banking.
Click on
Self Service Tab/ Mobiliti

Apple & Android

Simplify Your Search

As a credit union member, find affordable health insurance with TruStage Health Insurance Program. As a member, you have access to experts and tools to help you understand the new law and find the best value. With TruStage Health Insurance Program and GoHealth, make the right decisions with confidence and ease.

Enroll by visiting our website to the link or by calling 888-416-2166.



The TruStage™ Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. © TruStage Insurance Agency, 2014 All Rights Reserved.

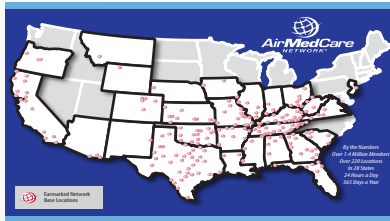
Paying for College the Smart Way

Investing in higher education continues to be one of the best decisions you can make and we want to help make it happen. **Together, we can do this.** Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply online at www.rgvcu.coop. RGVCU is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan costumers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.

Features & Benefits of the Smart Option Student Loan include:

- *No origination fees and no prepayment penalty
- *Multiple in-school repayment options available
- *Rates that reward creditworthy borrows.

Visit our website to learn more.



RGVCU has partnered with Air Evac Lifeteam to offer you, as a member, the opportunity to join AirMedCare Network's Membership Program at a special "members-only" discounted rate!

Annual Membership Fees for Credit Union Members \$55 - Household

Please visit any of our 3 locations for a membership application and for more information.

Membership coverage is over 220 locations across 27 states.

Air Evac Lifeteam cares about you and your loved ones. Our mission is to make it possible for people living in rural areas to get the life-saving emergency care they need, when they need it.

Who's Marc? THE MONEY WHISPERER!



To make your appointment with Marc stop by any of our credit union offices.

MARC HERNANDEZ

Registered Financial Consultant



(956) 330-2536 www.marcmoneyconcepts.com

RGVCU PROJECT PROM

Formerly known as Pretty at Prom

RGVCU is graciously accepting

- *Formal Gowns (Gently Used)
- *Tuxedo Rentals *Dress Shoes & Accessories
- *Restaurant Gift Certificates
- *Hair, Makeup & Nails
- *Boutonniere & Corsage *Monetary Donations

Please visit our website or our Facebook towards the end of January for the date announcement & location. Items may be dropped off at any of our 3 locations. For more information call 956-423-5792

