

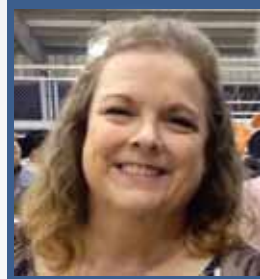


# RGVCU

## Connection

January 2018

We did it! We moved into our new main office in January of 2017 and it seems like things have not slowed down since. We want to extend a huge thank you to all of our existing and new members! It's been a real change after 40 years in the same building, but we love the new location.



We made a few changes in 2017. We decided that our loan rates are so good, why not offer them all the time - instead of just during promotions. We discovered by looking at our competitors' interest rates, that we still offer great low rates and awesome member service. The great part about it, is that it doesn't cost you anything to find out if we can offer you a better interest rate than what you currently have elsewhere. Just call us at (956) 423-5792 to find out if we can save you money. If you are just starting out, or trying to rebuild your credit, our Credit Builder loan will help you.

2018 - Anyone my age probably couldn't imagine being in that year. It just seemed so farfetched. RGV Credit Union has been in business since 1954, serving members in the mid Cameron County region and now we help those in Willacy County as well. We continue to grow and offer more services to better fit your needs.

We are looking forward to continuing to serve you. Blessing for a prosperous year to you and your family.

*Allyson "Missy" Marrow*  
President/CEO

1221 Morgan Blvd. - Harlingen  
4321 W. Expwy 83 - Harlingen  
345 N. Williams Rd. - San Benito  
7449 S. IH 69 - Lyford

(956) 423-5792 [www.rgvcu.coop](http://www.rgvcu.coop)  
Anataalk (24hr. Account Access)  
(956) 412-9630

### Business Hours:

#### Harlingen & San Benito Locations

#### 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:

#### Lyford Branch Office

#### Lobby & Drive Thru:

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

### Holidays:

Monday, January 1, 2018 - New Year's Day  
Monday, January 15, 2018 - Martin Luther King Jr., Day  
Monday, February 19, 2018 - Presidents Day  
Friday, March 30, 2018 - Good Friday

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.



Now Offering  
**Credit Builder  
Layaway Loan!**

Visit our loan department to learn more.



# ANNUAL MEETING

Join RGVCU for our 64th Annual Meeting.



Harlingen High School Cafetorium  
1201 E. Marshall  
Harlingen, Texas 78550



Tuesday, April 3, 2018



6:30pm

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 2018 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, 2018. 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.

## ELECTION BIOGRAPHIES

### Nominating Committee Recommendations

#### Imelda Hernandez -

I have been a life-long resident of San Benito and have worked in the financial industry for the past 23 years. I have been employed with Plains Capital Bank for the past 12 years. I married my high school sweetheart, Greg, and we will be celebrating our 28th year of marriage 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 a treasurer for my children's elementary PTA and I volunteer for the Feast of Sharing. I have served as a Board Member for RGVCU for the past two years. My hobbies include reading, attending High School Football games and Wrestling matches.

#### Sherilyn Goad -

My name is Sherilyn Harmon Goad and I am the wife of a local farmer, William Goad. We have been married for 24 years and are blessed with two children Rebecca and Will. We are also blessed with our first grandchild, Hadley. I have a BBA in Finance and a BBA in Accounting from the University of Texas Brownsville. I have been a Staff Accountant at Mona Hervey Hayes CPA PC for the last five years. I currently serve as a Director at the Rio Grande Valley Livestock Show and Treasurer for Cameron County Livestock Show. I have been honored to serve as a Board Member of RGVCU since 2012.

#### Chad Bender -

I have been an active member of the Harlingen community and an educator serving in various capacities for nearly 20 years. I am married to Lisa Bender, a nurse practitioner in Harlingen and Brownsville. Together we have three daughters with one, Julia, working as a freshman in college and the two others, Lauren and Amber, currently attending Harlingen Public Schools. I also serve as the President of the Deacon Body of First Baptist Church in Brownsville. I am excited to serve the members of the Rio Grande Valley Credit Union as your newest board member.

#### Emma McCall -

I retired from the San Benito CISD in 2016 after 30 years working for the public school system. I spent 26 of those years with the San Benito School District working in the area of finance. 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 currently work part time for a non-profit and assist a CPA firm when needed. I also serve as the Treasurer for the Girl Scout board. I have two grown daughters and one granddaughter. My hobbies include traveling, visiting my granddaughter, knitting, crocheting and sewing.

## 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 withdrawals 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.

## WE ARE YOUR MORTGAGE RESOURCE!

We have the tools. We have the experts.

We partner with C.U. Mortgage Services, Inc., NMLS #1037







Take advantage of these FREE services offered by RGVCU!

## RGVCU ONLINE

24-hour Online ([www.rgvcu.coop](http://www.rgvcu.coop)) Access

## ANATALK

24-hour Phone (956-412-9630) Access

## RGVCU MOBILE APP

Download the link through RGVCU Online Access  
Click on Self Service Tab / Mobiliti. App code: RGVCUmobil



**Convenient!**  
**Easy to use!**  
**Secure!**  
**FREE!**



## SCHOLARSHIPS

Scholarship applications are now available on our website [www.rgvcu.coop](http://www.rgvcu.coop).

**Deadline to apply is Friday, March 2, 2018.**

### **\$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 - 1221 Morgan Blvd., Harlingen, Texas 78550

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

## 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](http://www.rgvcu.coop). RGVCU is not the creditor for these loans. 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 borrowers.

Visit our website to learn more.

in partnership with



## 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](http://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  
1221 Morgan Blvd. - Harlingen, TX 78550  
(956) 423-5792 [contactus@rgvcu.coop](mailto: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](http://www.cud.texas.gov)



*RGVCU would like to thank our members for their continued support as we gave back to the community. With your generosity, our 2017 Community Service Projects were a huge success!*

## Visa® Account Updater

New Card? No Problem.

Enjoy automatic updates of payment information when you get a new or reissued card.

The Visa® Account Updater will provide you with a seamless transition when your Visa Debit or Credit Card expires or is replaced. This service will automatically update the card number and/or expiration date on file if you have recurring payments set up using your Visa Debit or Credit Card, any of your merchants that participate in this program will automatically receive your updated Debit card information.

*No more hassle when the following events occur:*

- \*Card is reissued due to normal expiration
- \*Card is lost or stolen
- \*Card is compromised

*As a cardholder, you can experience:*

- \*An all-in-one account update process
- \*No unnecessary communication for changes with your card
- \*Less chance of authorization declines
- \*Uninterrupted service from merchants who are participating

And when your card expires or is re-issued, you won't have to update your payment information with participating merchants. As of October 1, 2017, you will be automatically enrolled in Visa® Account Updater. It's automatic - there's nothing you need to do to initiate this service.

**If you wish to opt-out of Visa® Account Updater**, you may do one of the following:

Call us (956) 423-5792 or stop by any of our 4 locations.

Effective January 1, 2018

Salary Advance Fee: \$30.00 CD Secure Loan Fee: 1 free per year, additional loans \$30.00

## Don't delay your 2017 Tax Refund, provide the correct information.

Please check with the Credit Union for your 10 digit account number for **ALL** direct deposits.



Speed, safety and choice — with direct deposit you can have it all.

## 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
- \*Review recent transactions

Convenient!  
Easy to Use!  
Secure & FREE!

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



## MARC HERNANDEZ

Registered Financial Consultant

Ask Marc about Retirement Solutions!

To make your appointment with Marc stop by any of our Credit Union offices

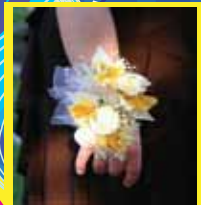
PH: (956) 994-0407

## PROJECT PROM

Want to help make dreams come true?  
RGVCU is currently accepting:

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

Visit our Facebook Page:  
**RGVCU**  
to learn more about Project Prom!



Items may be dropped off at any of our locations!

*Making Dreams Come True!*

