



RGVCU

Connection

October 2018

Score A Triple-Double!

CD/IRA

2.02% APY

\$2,000.00 Min

2 Years

Offer Valid October 1, 2018 - October 31, 2018 on any new CD or IRA opened. Special terms and conditions. Cashing out an existing CD or IRA to open a new 2-year CD or IRA will not be allowed. APY - Annual Percentage Yield

Discontinuing ATM Card

We recently made the decision to discontinue the ATM card product. The popularity of the ATM card has been declining for many years due to the widespread acceptance of debit cards. We can no longer justify the cost of so few ATM cards, especially since they need to be upgraded to EMV Chip compliant cards in order to be accepted at ATM terminals in the near future.

We can replace your existing ATM card with a debit card if you currently have a checking account. Debit cards cannot be ordered if you only have a savings account, due to VISA International rules.

If you do **not** currently have a checking account, you will need to come the Credit Union to open a checking account if you would like to have a debit card. If you already have a checking account, you will need to contact us to let us know if you want us to order a debit card for you. We will not order a debit card to replace your ATM card even if you have a checking account unless you contact the Credit Union. There will not be a fee for a new debit card if the change is made prior to December 31, 2018.

All ATM cards will be cancelled effective December 31, 2018. If you have not ordered a new debit card by that time, you will need to come into the Credit Union to place an order.

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
Anataalk (956) 412-9630 (24hr. Account Access)

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, October 8, 2018 - Columbus Day
Monday, November 12, 2018 - Veteran's Day Observed
Thursday, November 22, 2018 - Thanksgiving Day
Tuesday, December 25, 2018 - Christmas Day
Tuesday, January 1, 2019 - New Years Day

EFFECTIVE NOVEMBER 1, 2018



Return Mail Fee
\$5.00

Anytime there is a change to your mailing address, it is your responsibility to notify the credit union.



NOW AVAILABLE!

CardValet®

With the CardValet® App, you can save time and rest easy by controlling the cards in your wallet with the phone in your pocket.

- Protect yourself against fraud.
- Instantly turn your cards 'on' or 'off' if they go missing.
- Set and remove spending limits.
- Get purchase alerts in real time.

Free App Available for Android and Apple.



Skip your November or December Loan Payment!

Proceeds benefit - Gifts for Teens!

Member must be in good standing.
 CPI Loans, Loan Workouts,
 500 Bucks and RGVCU
 Fast Cash are not eligible.
 *Special terms and conditions.
\$20.00 Processing Free Per Loan.

We are collecting donations for the Rainbow Room in Harlingen.

Items Needed
 (Infant - Teens):

- New Clothing Items
- New Shoes
- New Blankets
- New Toiletry Items
- Monetary Donations

Donations can be dropped off at any of our four locations.



Always the Best Rates!

Personal loans as low as

6.49% APR



Auto loans as low as

2.74% APR



Visa Credit Card as low as

5.90% APR

Special terms and conditions. Rates shown is the lowest available. Actual rate may vary due to credit history, loan terms and other factors. Subject to credit approval. APR - Annual Percentage Rate. Visit our loan department for more information.

USA Patriot Act

On September 11, 2001, our lives changed forever when our country was attacked. In an effort to protect you and our country from terrorism, President Bush signed the USA Patriot Act into law on October 26, 2001.

Preventing terrorist financing is one way we can help prevent terrorism. We want you to know that section 326 of this Act requires our Credit Union to verify the identity of all new credit union members. We must also verify the identity of members and nonmembers added as signatories to, and who have access to, new or existing deposit accounts and loans. If you are an existing member who joined the Credit Union before the U.S.A. Patriot Act became effective, we may also need to verify and retain copies of any documents used to verify identity when you request a new deposit account, apply for a loan, or are added as a signatory to a new or existing deposit or loan account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country. Please speak with a Credit Union staff member if you have any questions or concerns about our identity verification process.