

RGVCU

Connection

contactus@rgvcu.coop
(956) 423-5792
www.rgvcu.coop



January 2026

Holiday Closures

Thursday, January 1, 2026

Closed - New Years Day

Monday, January 19, 2026

Closed - MLK Jr. Day

Monday, February 16, 2026

Closed - Presidents Day

Friday, April 3, 2026

Closed - Good Friday



Chat with Rio



Message from Sherilyn

CEO | President



Wow, what a busy year 2025 was! We completed our Credit and Debit Card conversion and installed 5 new ATMs at each of our branch locations. We will be changing our focus for 2026 to providing some great tools to help all of our members improve their financial wellness. We have already partnered with SavvyMoney and hope to assist more members in utilizing this wonderful tool used to monitor and improve your credit.

We will also be launching our KOFÉ (Knowledge of Financial Education) program. This financial tool will offer our membership online access to a video library, electronic books, podcasts and live and on-demand webinars. All of this content will be available in English and Spanish. KOFÉ will also offer free and confidential Certified Financial Coaching. Coaches can help with household budgeting, credit coaching, and debit solution strategies.

I feel that many of our members may be faced with financial challenges and we hope that these tools will assist in navigating through these challenges. We will also be lowering some of our fees in 2026. Our goal is to provide the best financial services at the lowest cost possible. We are all looking forward to starting a new year with all the opportunities that may be on our horizon. I would personally like to wish everyone a very Happy New Year!

*A Helping Hand from
RGVCU
with lower fees in 2026!*

**Effective:
January 1, 2026**

Insufficient Funds (NSF)*
\$25.00 (*previously \$32*)

Courtesy Pay Overdraft
Protection*
\$25.00 per item (*previously \$32*)

*An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate charge.

Election Notice

Please let this serve as a written notice that at the 2026 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, 2026. 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.

Our 72nd Annual Meeting is scheduled for Tuesday, May 5, 2026 at 6:30 p.m. Check back with us for details.

Election Biographies

Elizandro Munoz Jr. – 3 Year Term

- Elizandro recently retired from South Texas College and was honored with Professor Emeritus status at STC. He graduated from Texas Southmost College with an AA in 1987, graduated from the University of Texas at Brownsville with a BA in 1997 and then again with his MAIS in 2005. He has served as Principal Owner at EVEA Properties and volunteer in various organizations such as the Texas Heritage Independence Celebration Association, City of Harlingen Zoning Board of Adjustments, Harlingen Arts and Heritage Museum and UTRGV Special Collections and Archives LRGV Advisory Committee. Mr. Munoz and his wife, Veronica, enjoy traveling abroad and relaxing at their place on the Arroyo. They have five grandchildren and enjoy spending time with them and seeing them grow. Mr. Munoz joined the RGV Credit Union Board of Directors in 2024 and hopes to continue serving the members of this great Credit Union.

Joe Montemayor – 3 Year Term

- Joe graduated from Pan American University with a Bachelor of Arts Degree in 1972. He received a Marketing Cooperative Certification from San Angelo State University in 1984 and a Masters of Education Degree from Pan American University in 1989. He retired with the Harlingen CISD after thirty-one years. His interests include gardening, carpentry, computers and outdoor activities. He has served on the RGVCU board for twenty-six years.

Carl Leatherman – 3 Year Term

- Carl was born in Amarillo, but grew up in Mesquite, Texas. He moved to Harlingen in 1995. Mr. Leatherman graduated from the University of North Texas with a BBA in Marketing. He served in the 82nd Airborne Division and the National Guard for 8 years. Mr. Leatherman also worked for the HCISD for 6 years and has been in real estate for the last 23 years. Carl has been involved with the community and served as President for both North Harlingen Rotary and Harlingen Board of REALTORS, in addition to serving as a board member of RGVCU.



Scholarships

Scholarship applications are now available for graduating high school seniors!

Applications are on our website and due:

Friday, March 6, 2026

\$2,500 RGVCU Scholarship

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

\$2,500 Sue Bennett Scholarship

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

\$1,000 Sheperd "Sonny" Brazil Scholarship

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

\$1,000 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 RGV Credit Union.

Donations for Sonny Brazil and/or Leonard Leal Scholarships may be dropped off or mailed to our main office:

RGVCU: 1221 Morgan Blvd., Harlingen, TX 78550.

Keep your account(s) active!

- If you or a family member has not used your/their RGVCU account(s) in the last three (3) years, the account(s) will be considered abandoned by Texas State law and the funds in the account may be sent to the state. An easy way to keep your RGVCU account (s) from becoming dormant is to make a small deposit to your account(s), at least once a year.

2026 Auto Loan Interest Rates!

- We are lowering our auto loan interest rates in 2026! Keep an eye out on our website, social media, and mobile app for interest rate announcements!

Complaint Notice

If you have a problem with the service provided by this Credit Union, please contact us at:

RGV Credit Union

1221 Morgan Blvd.

Harlingen, TX 78550

(956) 423-5792

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

KOFE - Knowledge of Financial Education

We are proud to bring our members and staff a new financial wellness benefit: KOFE!

Through KOFE, you now have free access to confidential financial coaching, easy-to-use budgeting tools, and practical resources designed to help you feel confident and in control of your finances. Whether you're working on building credit, managing debt, or planning ahead, KOFE offers guidance that meets you where you are.

You can speak directly with a certified financial coach by calling (844) 820-6131, or explore self-paced learning anytime at <https://rgvcu.kofetime.com/>. This new partnership reflects our ongoing commitment to supporting your financial goals and empowering our community.



CO-OP ATM network offers over 30,000* surcharge-free ATMs, covering all 50 states and 10 countries!

- Call (888) 748-3266 to find a location by telephone
- Text a Zip Code to 91989 to find nearby ATM
- Mobile CO-OP ATM Locator available for iPhone or Android



ATMs in our area include the following:

- Valley Federal Credit Union in Harlingen and Brownsville
- Security Service Federal Credit Union in Harlingen, Brownsville and McAllen
- NAFT Federal Credit Union in Pharr
- ATM inside Costco in Pharr
- RGVCU Members may also use the Security First ATMs at no charge

Marc Hernandez

Registered Financial Consultant
(956) 994-0407



- Ask Marc about Retirement Solutions!

To make an appointment with Marc, stop by any of our Credit Union offices.

We are excited to share that we have been working on updating and revising our website to a new, more user-friendly appearance! With these changes, visitors will notice enhancements in both design and usability. The revised website will offer a more streamlined experience, ensuring that all users can interact with our content efficiently and comfortably.

Main Office

RGV Credit Union
1221 Morgan Blvd.
Harlingen, Texas 78550

