



RGVCU

Connection

July 2020

New or Refinanced

Auto Loans

as low as

3.24

% APR

***No Payment for 90 Days!**

Special terms and conditions may apply. Auto Loan Rates between 3.24%-18.00% APR
APR - Annual Percentage Rate. *No payment for 90 days to well qualified members.



Mailing Address:
1221 Morgan Blvd. - Harlingen, Texas 78550

Main Phone Line: (956) 423-5792
Website: www.rgvcu.coop
Email: contactus@rgvcu.coop
Anatalk: (956) 412-9630

Business Hours:
1221 Morgan Blvd. & 4321 W. Expwy 83 - Harlingen
345 N. Williams Rd. - San Benito

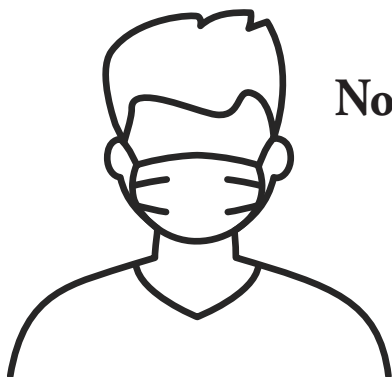
Lobby:
Monday, Tuesday, Thursday 9:00AM - 5:00PM
Wednesday 10:00AM - 6:00PM
Friday 10:00AM - 5:00PM
Saturday (Morgan Location) 9:00AM - 12:00PM

Drive Thru:
Monday - Friday 7:30AM - 6:00PM
Saturday 8:00AM - 12:00PM

Business Hours:
7449 S. IH 69 - Lyford (FM 498/Parker Road)

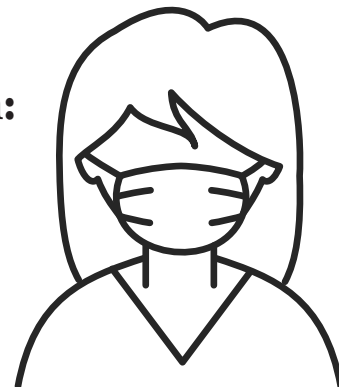
Lobby & Drive Thru:
Monday, Tuesday, Thursday 9:00AM - 5:00PM
Wednesday 10:00AM - 6:00PM
Friday 10:00AM - 5:00PM
Saturday - Closed

Closures:
Saturday, July 4, 2020 - Independence Day
Monday, September 7, 2020 - Labor Day



Effective: June 1, 2020
Normal Business Hours / Lobbies Open:

We are implementing the following:
Protective Mask Required
6ft Social Distancing



We apologize for any inconvenience, the safety and health of our members and staff are important to us.

Effective July 1, 2020

RGV Credit Union revised its Funds Availability Policy to expedite the availability of funds subject to certain deposit check holds. For the following hold policies, the amounts have been increased as shown below.

Reservation of Right to Hold & Credit Union ATMs: The first \$200 of your deposit will be available on the first business day - *increased to \$225.*

Longer Delays May Apply: We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if - you deposit checks totaling more than \$5,000 on any one (1) day - *increased to \$5,525.*

Special Rules for New Accounts: Funds from deposits of cash, wire transfers, and the first \$5,000 if a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, will be available on the first business day after the day of your deposit - *increased to \$5,525.* Any excess funds over \$5,000 will be available on the ninth business day - *increased to \$5,525.*

Privacy Policy

The Privacy Policy is now available on our website under the "About" tab. This notice can be mailed upon request. For more information please contact RGVCU.

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:

1. Annual report to the membership
2. The non-confidential pages of the latest call report (NCUA Form 5300)
3. A summary of the most recent annual audit
4. Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies and copies thereof; and
5. Internal Revenue Service Form 990

Rate Changes Effective July 1, 2020

Savings & Club Accounts	
\$100 - \$4,999.99	0.01% APR
\$5,000 - \$9,999.99	0.025% APR
\$10,000 and Over	0.05% APR

Interest Bearing Checking	
\$100 - \$4,999.99	0.01% APR
\$5,000 - \$9,999.99	0.025% APR
\$10,000 and Over	0.05% APR

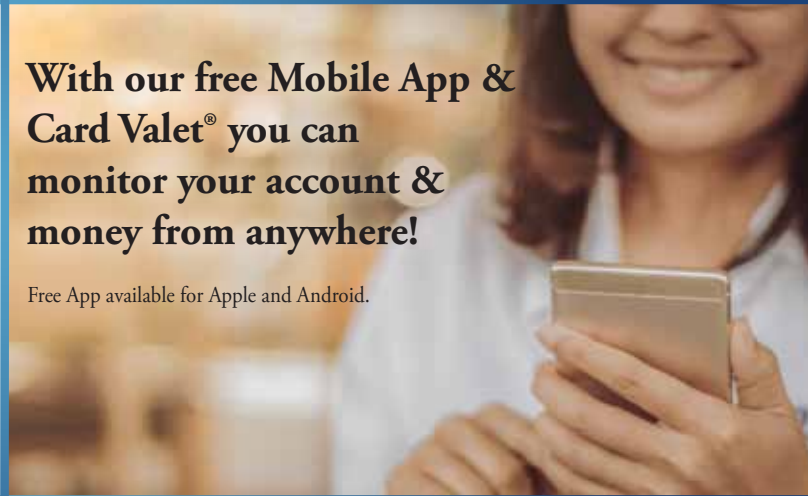
2020 Scholarship Recipients

- Vinaka Trevino - RGVCU Scholarship
- April Juarez - Sue Bennett Scholarship
- Sydney Powelson - Sonny Brazil Scholarship
- Bethany Juarez - Leonard Leal Scholarship



With our free Mobile App & Card Valet® you can monitor your account & money from anywhere!

Free App available for Apple and Android.



Credit Score	Interest Rate as low as
600 or Less	18% APR
601-639	14.50% APR
640-669	10.90% APR
670-699	7.50% APR
700 and Above	5.90% APR

No Annual Fee



Make yourself at home with a mortgage loan from us!
We offer a variety of loans to fit your needs:
Conventional, FHA, VA, USDA, Non-Conforming and Jumbo



*Subject to credit approval. Must be a member of RGVCU. We partner with Servion, Inc., NMLS #1037

Your Financial Helping Hand!

0137-NL-0720
This Credit Union is federally insured by the National Credit Union Administration.

