



RIO GRANDE TIMES

SUPPORT RIO GRANDE WITH YOUR BUSINESS

"Make Rio Grande your Primary Financial Provider"

STRONG, SAFE, AND SECURE

What's New

We are excited to announce that this fall, Remote Deposit Capture will be available inside our Mobile Banking! With your iPhone or Android device and Rio Grande's Mobile Banking App, you will be able to safely and securely deposit a check to your account without having to visit our locations or having to mail the check to us. We

are continuing to work on the implementation of this service, along with policies and procedures to safeguard our members and the credit union. Also, with this service we will be giving our Mobile App an upgrade and making it more convenient with many more options available to you. We will keep you posted!

WHY YOU SHOULD AUTOMATE YOUR SAVINGS

Many people want to save, but when it comes to adding money to their savings account, they'll find they'd rather use the income for other things. Saving money can be easier said than done, but in the long run, putting money away is worth it.

So how can you make sure you're saving as much as you can? One of the best ways to save, is to set a certain amount from your paycheck to automatically go directly into your savings account. If you treat your savings as you would any other bill and remain consistent, your

savings will build.

If you would like to save for multiple things we can set up multiple suffixes under your account and you can put a specific name to each one. We can also set up automatic transfers from accounts. So if you get paid bi-weekly, we can set the dollars to automatically transfer to your savings account on each pay day.

Let us help you grow your money! Call or visit the credit union for more information, we are here to serve.

The content of this newsletter is not intended to be legal, accounting, tax or other professional advice. While we believe the information to be reliable, professional advice should always be obtained by members.

77TH ANNUAL MEETING

The 77th annual meeting of Rio Grande Federal Credit Union was held on March 25, 2017. The meeting was held at the Avalon Theater. The meeting was held at 8:30 am after a social time and the Board of Directors and management reviewed the accomplishments of Rio Grande during 2016. It was noted that since becoming a Community Charter and open to all of Mesa County, the credit union is showing growth in membership, but loan growth is still challenging in the present state of

our local economy. Directors to fill the expiring terms on the board of directors were elected and have been posted at both credit union locations.

If you would have an interest in serving in a volunteer capacity on either the Supervisory Committee or the Board of Directors, contact the credit union to learn more about these opportunities. You can contribute to the success of Rio Grande and learn more about how the credit union works.

COMPUTER SECURITY!

Scammers, hackers, and identity thieves are looking to steal your personal information – and your money. But there are steps you can take to protect yourself, like keeping your computer software up-to-date and giving out your personal information only when you have a good reason.

Use Security Software That Updates Automatically

The bad guys constantly develop new ways to attack your computer, so your security software must be up-to-date to protect against the latest threats. Most security software can update automatically; set yours to do so. You can find free security software from well-known companies. Also, set your operation system and web browser to update automatically.

If you let your operating system, web browser, or security software get out date, criminals could sneak their bad programs – malware – onto your computer

and use it to secretly break into other computers, send spam, or spy on your online activities. There are steps you can take to detect and get rid of malware.

Don't buy security software in response to unexpected pop-up messages or emails, especially messages that claim to have scanned your computer and found malware. Scammers send messages like these to try to get you to buy worthless software, or worse, to "break and enter" your computer.

Time is Running Out! - Scholarships Application are Still Available

We are again offering scholarships to members. To qualify, applicants must be members of Rio Grande and either attend or have an acceptance letter from an accredited university, college or vocation trade institute. All applications must be received no later than April 14, 2017. Selection of the recipients will be made on April 18th. More details are contained in the application available at the credit union.

TREAT YOUR PERSONAL INFORMATION LIKE CASH

Don't hand it out to just anyone. Your Social Security number, credit card numbers, and bank and utility account numbers can be used to steal your money or open new accounts in your name. So every time you are asked for your personal information – whether in a web form, an email, a text, or a phone message – think about whether you can really trust the request. In an effort to steal your information, scammers will do everything they can to appear trustworthy. Learn more about scammers who phish for your personal information.

Check Out Companies to Find out Who You're Really Dealing With

When you're online, a little research can save you a lot of money. If you see an ad or an offer that looks good to you, take a moment to check out the company behind it. Type the company or product name into your favorite search engine with terms like "review" "complaint," or "scam." If you find bad reviews, you'll have to decide if the offer is worth the risk. If you can't find contact information for the company, take your business elsewhere.

Don't assume that an ad you see on a reputable site is trustworthy. The fact that a site features an ad for another site doesn't mean that it endorses the advertised site, or is even familiar with it.

Give Personal Information Over Encrypted Websites Only

If you're shopping or banking online, stick to sites that use encryption to protect your information as it travels from your computer to their server. To determine if a website is encrypted, look for https at the beginning of the web address (the "s" is for secure).

Some websites use encryption only on the sign-in page, but if any part of your session isn't encrypted, the entire account could be vulnerable. Look for https on every page of the site you're on, not just where you sign in.

Protect Your Passwords

Here are a few principles for creating strong passwords and keeping them safe:

- The longer the password, the tougher it is to crack. Use at least 10 characters; 12 is ideal for home users.
- Mix letters, number, and special characters. Try to be unpredictable – don't use your name.
- Don't use the same password for many accounts. If it is stolen from you or another party – it can be used to take over all your accounts with that password.
- Don't share passwords on the phone, in texts or by email. Legitimate companies will not send you messages asking for your password. If you get such a message, it's probably a scam.
- Keep your passwords in a secure place, out of plain sight.

Back Up Your Files

No system is completely secure. Copy important files onto a removable disc or an external hard drive and store it in a safe place. If your computer is compromised, or locked, you'll still have access to your files.

Rio Grande IRA'S – Stable, Safe, Secure

1st Quarter Share Dividends have been declared by the Board of Directors and will be paid and posted on April 1, 2017. The share rate is .15% with an annual percentage yield of .15%. **REMEMBER - Kids Club accounts earn a .25% bonus and are paid .40%.**

Credit Union Share & Share Certificates & IRA Accounts

\$500 to \$10,000

Minimum deposit of \$500.00

Term	Dividend Rate	Annual Percentage Yield (APY)
3 mo.	.15%	.15%
6 mo.	.25%	.25%
12 mo.	.35%	.35%
18 mo.	.40%	.40%
24 mo.	.60%	.60%

\$10,001 to \$100,000

Term	Dividend Rate	Annual Percentage Yield (APY)
3 mo.	.20%	.20%
6 mo.	.30%	.30%
12 mo.	.40%	.40%
18 mo.	.45%	.45%
24 mo.	.60%	.60%
36 mo.	.95%	.95%

APY calculation based on quarterly compounding. Dividends paid quarterly, early withdrawal penalties apply to all certificates. Rates are subject to change without notice.

Please make a note that we will be closed for the following holidays:

May 29th (Monday) – Memorial Day
July 4th (Tuesday) – Independence Day

We publish our rates for our members.
Shop and compare our rates to those of the
local BANKS you will see the difference –

The Rio Grande Difference.

