



RIO GRANDE TIMES

SUPPORT *Rio Grande* WITH YOUR BUSINESS

"Get on Board with Rio Grande for your financial needs!"

STRONG, SAFE, AND SECURE

INTERNATIONAL CREDIT UNION DAY

On October 19th, credit union members around the world will celebrate the 75th anniversary of International Credit Union Day. This year's theme, *"Celebrating the spirit of the global credit union movement"* embraces the impact credit unions and other financial cooperatives have made-and continue to make for their members. It is also a chance to be thankful for the lives and communities that have been improved by our movement.

What makes Rio Grande FCU and other credit unions different?

Not for Profit – Rio Grande is a not-for-profit financial cooperative that provides a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.

Equal Ownership – Rio Grande is democratically controlled and member-owned and operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.

Volunteer Leadership – Rio Grande is governed by a volunteer board of directors elected by and from our membership.

Trust – Credit Unions continue to receive positive press for being trustworthy and resilient institutions during tumultuous time. Maintaining a focus on serving members even during challenging economic times. Every member counts, even those of modest means.

Financial Education of Members – Rio Grande strives to educate our members and the community to help everyone become better-educated about financial products and services. Our goal is to provide members with affordable products and /or services that meet their needs.

Rio Grande - "Committed to the betterment of members since 1940" and serving all of Mesa County.

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.

The Holidays *Are Fast Approaching and so is the season for*



With the holidays around the corner, so is the prime shopping for you and fraudsters. Here are a few simple tips to keep in mind:

Only shop on secure sites

First and foremost, never give out your credit or debit card information on a site that isn't secure. If the URL does not start with "HTTPS" or have a closed padlock next to it, the site isn't secure. Also, only make purchases on private, secured wireless networks. Public and unsecured networks can be easily hacked.

Check the reviews and social media pages

If it isn't a company you're familiar with, always check the reviews and comments. Google the company and see if they have reviews there, on social media, or on any industry sites. If there are no reviews or no mention of the company at all, it is probably not a legitimate company.

It goes without saying that if you find lots of bad reviews and comments saying the site is a scam, people never got their packages, and so on, the company is not trustworthy. Also be wary of reviews that are wonderful. Some scammers will create fake accounts and write reviews to trick potential victims. It's best to see a mix of good and not-so-good reviews and comments to verify authenticity.

Review the grammar in the site copy

How is the grammar on the site? Do you see lots of typos and incorrectly written sentences? A legitimate, trustworthy site should use proper English. If lots of sentences don't make sense, this is a warning sign that the site is illegitimate.

Does the offer make sense?

Does the offer seem too good to be true? If so, it probably is. For instance, if a site is offering \$495 worth of tools for two "low payments" of \$19.99, it's probably a scam.

Look for contact information on the site

If you can find an address, phone number, and e-mail address on the website, this is a good sign that the site is legitimate. Go to Google Maps and try to verify that the address is not some abandoned warehouse and it belongs to the company you think it should. Try calling the phone number and see if you are connected to a customer service representative. If a site isn't legitimate, it usually won't have contact information so that you have nowhere to seek assistance after you've been scammed.

REMEMBER THESE TIPS THIS HOLIDAY SEASON AND DON'T FORGET TO USE MEMBER ALERT SERVICE ON HOMEBANKING, TO HELP KEEP YOU SECURE!



MEMBER ALERTS & NOTIFICATIONS

Alerts and Notifications service delivers account alerts to you via text or email messages.

Our Alert and notification service is better than ever. To access, log into your account, go to the drop down for Online Services, choose Member Alerts and then select the many Alert Types you would like to receive.

You can quickly and easily customize your account alerts with threshold dollar amounts, payment due dates or changes to your personal information. With Member Alerts, you'll always know what's happening with your account and your money. If your account balances get to low or your Credit Card was just used, Member Alerts will let you know without even having to log in to Homebanking.



Member Appreciation Week in August

This week saw 50 lucky members win \$20.00 cash on random giveaways. Also, members enjoyed snacks and drinks to cool off throughout the week.
THANK YOU, MEMBERS, for making Rio Grande the credit union it is.

Rio Grande IRA'S – Stable, Safe, Secure

3rd Quarter Share Dividends have been declared by the Board of Directors and will be paid and posted on October 1, 2023. 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. | 1.25% | 1.25% |
| 6 mo. | 1.45% | 1.45% |
| 12 mo. | 1.50% | 1.51% |
| 18 mo. | 1.60% | 1.61% |
| 24 mo. | 1.70% | 1.71% |

\$10,001 to \$100,000

| Term | Dividend Rate | Annual Percentage Yield (APY) |
|--------|---------------|-------------------------------|
| 3 mo. | 2.40% | 2.42% |
| 6 mo. | 2.85% | 2.88% |
| 12 mo. | 3.25% | 3.29% |
| 18 mo. | 3.05% | 3.09% |
| 24 mo. | 3.40% | 3.44% |
| 36 mo. | 3.55% | 3.60% |

APY calculation based on quarterly compounding. Dividends paid quarterly, early withdrawal penalties apply to all certificates. **RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.**

Please note our upcoming Holiday Schedule:

Closed - Monday, October 9th - Columbus Day

Closed - Friday, November 10th - Veterans Day

Closed - Thursday, November 23rd - Thanksgiving Day

Closes Early at 5pm - Friday, December 22nd

Closed - Monday, December 25th - Christmas Day

Closes Early at 5pm - Friday, December 29th

Closed - Monday, January 1st - New Year's 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.**

