



# RIO GRANDE TIMES

SUPPORT *Rio Grande* WITH YOUR BUSINESS

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

STRONG, SAFE, AND SECURE

## SAVE THE CHANGE

**ROUND YOUR PURCHASE UP & START SAVING!!**

**How would you like to grow your savings account?**

Simply you use your debit card and the extra change from your purchase will be automatically transferred to your savings account! IT'S THAT EASY!! Ask us how you can start.

## 9th Annual

## Member Appreciation Day

Come on in the week of August 2<sup>nd</sup> thru August 6<sup>th</sup> and enter into a drawing to thank our members. We will give away \$50.00 to 40 lucky members. The drawing will be held at 3:00 on August 6<sup>th</sup>. GOOD LUCK!

### DID YOU KNOW.....

What can **SAVE** you **MONEY** - What can **SAVE** you **TIME**- and make it **CONVENIENT**?  
**ONLINE BILLPAY**

**Did you know**, Rio Grande offers **FREE** BILLPAY?

**Did you know...** how much more efficient it is to pay bills online, rather than buy stamps, envelopes, trips to the mail box and writing out checks?

**Did you know...** online BillPay is a more **secure** way to pay bills than giving your information out to companies to "automatically" debit your account? You are in control with online Billpay as to when the money leaves your account.

**Did you know...** you can set up reoccurring payments to happen every month and you can also stop it?

**Did you know...** you can easily review the history of the companies you have paid?

**Did you know...** you can pay a person (**PTP**) with just their email address, or by a direct deposit into their account, or you can even send a check? Billpay even has a GiftPay and a DonationPay option. If you haven't signed up, try paying one bill and discover just how easy it is, and as always, if you need assistance, 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.

# CONGRATULATIONS TO THE SCHOLARSHIP WINNER

The Board of Directors awarded the 2021 Rio Grande FCU scholarship to ANDREW SMITH. He is pursuing his dream and we know the scholarship will help him achieve his goals. Rio Grande Scholarships are offered annually and are another way that we give back to the community that we serve.

## What is a CO-OP ATM?

A CO-OP ATM is an ATM that gives you surcharge free access to your accounts. If you are not near a Rio Grande branch or ATM, or are traveling, you can avoid paying surcharge fees imposed by other ATM owners by using a CO-OP ATM. These ATMs may belong to another credit union or can even be inside a convenience store such as 7-Eleven®. There are more than 30,000 CO-OP ATMs nationwide.

### Find a CO-OP ATM near you:

- Visit [www.Riograndefcu.org](http://www.Riograndefcu.org) and click Resources, ATM locator.
- On the Rio Grande Mobile app, click on Find ATM

## ***SAFE, SECURE, FAST AND CONVENIENT***

**E-Statements** – For years paper has been used for recordkeeping including monthly and quarterly statements. Electronic or E-Statements can transform even the most unorganized filing system overnight. Not to mention, they're much more secure than paper statements. In fact, if you're not using e-statements you might want to consider making the switch. Rio Grande E-statements are:

- **Free** with all checking and savings accounts
- More **Secure** than paper statements
- **Convenient** - Save/download/print as needed
- **Available 24/7** from any computer
- **Reduces** paper waste and clutter
- **Faster** to retrieve than paper statements

Getting started is quick and easy. Simply log into online banking, [www.riograndefcu.org](http://www.riograndefcu.org), and go to the Online Services tab and select E-Statements, you will be asked to review and accept the Electronic Delivery of Statements Disclosure and Agreement. Once you accept the disclosure, that's all you have to do!

PLEASE READ! PLEASE READ! PLEASE READ! PLEASE READ! PLEASE READ!

# TRAVELING THIS SUMMER? CYBERSECURITY TIPS FOR TRAVELERS

PLEASE READ! PLEASE READ! PLEASE READ! PLEASE READ! PLEASE READ!

## BEFORE YOU GO

**Update your mobile software.** Treat your mobile device like your home or work computer. Keep your operating system software and apps updated, which will improve your device's ability to defend against malware.

**Back up your information.** Back up your contacts, photos, videos and other mobile device data with another device or cloud service.

**Keep it locked.** Get into the habit of locking your device when you are not using it. Even if you only step away for a few minutes, that is enough time for someone to steal or destroy your information. Use strong PINs and passwords.

## WHILE YOU ARE THERE

**Stop auto connecting.** Disable remote connectivity and Bluetooth. Some devices will automatically seek and connect to available wireless networks. Bluetooth enables your device to connect wirelessly with other devices, such as headphones

or automobile infotainment systems. Disable these features so that you only connect wireless and Bluetooth networks when you want to.

**Think before you connect.** Before you connect to any wireless hotspot- like on an airplane or in an airport, hotel, train/bus station or café- be sure to confirm the name of the network and exact login procedure with appropriate staff to ensure that the network is legitimate. Do not conduct sensitive activities, such as online shopping, banking, or other sensitive work, using a public wireless network. Only use sites that begin with <https://> when online shopping or banking. Using your mobile network connection is generally more secure than using a public wireless network.

**Think before you click.** Use caution when downloading or clicking on any unknown links. Delete emails that are suspicious or are from an unknown source. Review and understand the details of an application before installing.

**Guard your mobile device.** To prevent theft and unauthorized access or loss of information, never leave your mobile-devices-including USB or external storage devices-unattended in a public place. Keep your devices secured in taxis, at airports, on airplanes, and in your hotel room.

Want more information on Cybersecurity?  
Visit [www.dhs.gov/stopthinkconnect](http://www.dhs.gov/stopthinkconnect)

## ***Take a Break and Skip a Payment*** **JULY, AUGUST, SEPTEMBER**

**Take a much-deserved break from your bills  
and skip a monthly loan payment this summer!**

With Rio Grande's Skip Pay program, you can use the extra cash towards a summer trip, purchases you have been putting off, or for back-to-school supplies. Call or visit with our loan officers to see if your loan qualifies.\*

*\*There is a \$30.00 processing fee which must be deposited into your account before the skip pay can be processed. All requests are subject to approval. Open ended loans and mortgages are not eligible for this program. Interest continues to accrue during the skip payment.*

# Rio Grande IRA'S – Stable, Safe, Secure

2nd Quarter Share Dividends have been declared by the Board of Directors and will be paid and posted on July 1, 2021. 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.	.25%	.25%
6 mo.	.35%	.35%
12 mo.	.45%	.45%
18 mo.	.50%	.50%
24 mo.	.65%	.65%

### \$10,001 to \$100,000

Term	Dividend Rate	Annual Percentage Yield (APY)
3 mo.	.30%	.30%
6 mo.	.40%	.40%
12 mo.	.50%	.50%
18 mo.	.55%	.55%
24 mo.	.70%	.70%
36 mo.	.90%	.90%

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

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.*

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

**Monday, July 5th – Independence Day (Observed)**

**Monday, September 6th – Labor Day**



*Support Rio Grande with your business*  
**“MAKE RIO GRANDE YOUR MAIN LINE  
 FOR FINANCIAL SERVICES”**

