

# 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, 2018. 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.	.45%	.45%
6 mo.	.55%	.55%
12 mo.	.65%	.65%
18 mo.	.70%	.70%
24 mo.	.85%	.85%

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

Term	Dividend Rate	Annual Percentage Yield (APY)
3 mo.	.50%	.50%
6 mo.	.60%	.60%
12 mo.	.75%	.75%
18 mo.	.85%	.85%
24 mo.	.95%	.95%
36 mo.	1.25%	1.26%

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.*



## Member Appreciation Day A Great Success!

Our sixth annual “Member Appreciation Day” was August 4th. It was a great success, with 100+ members coming by for a free barbeque lunch, and cake. Prizes were awarded to lucky members, ranging from movie tickets to an outdoor fire pit. It was a great time for members, staff and volunteers. Again **THANK YOU MEMBERS** for making Rio Grande the credit union it is.

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

Monday, October 8th – **Columbus Day**

Thursday, November 22nd – **Thanksgiving**

**Close Early** Monday, December 24th – **Christmas Eve**

Tuesday, December 25th – **Christmas Day**

A publication of the  
Rio Grande Federal Credit Union

Website: [www.riograndefcu.org](http://www.riograndefcu.org)  
★★★★★★★★★★★★★★

# 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 OCTOBER 18, 2018

**On October 18th, credit union members around the world will celebrate the 70th anniversary of International Credit Union Day.**

This year’s theme, “Find Your platinum lining in Credit Unions,” embraces the difference between credit unions and other financial institutions, both in philosophy and, that we put people before profit to provide all members with affordable financial services. This is the authentic difference that makes an impact in our world.

**What makes Rio Grande FCU & 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 now serving all of Mesa County.*

*Stop in on October 18th so we can “Thank you” for your membership.*

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.

# VOLUNTEERS ARE THE KEY TO SUCCESS

Occasionally there are openings on the Supervisory Committee and the Board of Directors. Members of the Supervisory Committee are appointed by the Board of Directors and oversee all aspects of the credit union's operation to ensure it is soundly managed and that members' assets are safeguarded. To fulfill this function, the committee monitors and evaluates the quality of finances, operations, and decisions.

The Board of Directors is elected by the membership and is responsible for directing and controlling the affairs of the credit union.

*If you are interested in volunteering to serve the credit union, stop by 760 Rood and complete a brief application and biography to be considered for an opening on the Supervisory Committee or the Board of Directors.*

## 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. The service is designed to make it more convenient to securely manage your account.

With Member Alerts, you'll always know what's happening with your account and your money. If your account balances get too low or your Credit Card was just used, Member Alerts will let you know without even having to log in to Homebanking.

# The Holidays ARE FAST APPROACHING

## & So Is The Season For Identity Theft

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

- **Be aware of "phishing" emails, including those claiming to be from your favorite retailers and charities.**  
Do not click on any links within emails from individuals or companies you do not recognize. And for those that you do recognize; look closely at their email addresses and the website URLs that are linked within the email. Ensure it's the retailer or charity you know and love. Some emails, links and web pages look eerily similar to your favorites.
- **Special deal! 6 hours only!** Watch out for special deals that appear to be "too good to be true". Unheard of pricing discounts, free services, and gift cards all sound great until you realize you've just been scammed.
- **Use one card for all holiday purchases, and check the transaction activity regularly.** It's easiest to track purchases and monitor activity occurring in your name when using just one card.
- **When monitoring your card activity, it's not just the big ticket purchases to look out for.** Hackers will test card numbers by charging small dollar amounts-\$1 or \$2 increments-on an account first. Once the validity of the account is confirmed, fraudsters may then sell your information, or reward themselves with their holiday shopping spree, compliments of you.
- **Browse the internet, securely!** Public Wi-Fi can be easily hacked and has the potential to expose your passwords and other personal information. You'll want to reserve public Wi-Fi use for comparison shopping; then make your purchases once on a secure internet connection.

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