



# RIO GRANDE TIMES

SUPPORT *Rio-Grande* WITH YOUR BUSINESS

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

STRONG, SAFE, AND SECURE

## 11th Annual Member Appreciation

Stop in and see us August 1<sup>st</sup> & 2<sup>nd</sup>  
for random cash give-a-ways and snacks.



### Round your purchase up & start saving!!!

How would you like to grow your savings account? Simply 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.

## Don't be fooled by a phish

Never click on unknown links or files in emails, texts, social media sites, etc. Never reveal your password to anyone. Beware of emails asking for login or other private information.



Phishing is a fraudulent attempt to electronically acquire sensitive information masquerading as a trustworthy individual or entity. Some phishing attempts are very sophisticated. Always be suspicious of any e-mail asking for monetary goods or personal and account information. No reputable person or place will ask you to buy gift cards and read the numbers to them.

## SAFE, SECURE, FAST & CONVENIENT

**E-Statements** - For years paper has been used for record keeping 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
- **Available 24/7** from any computer
- **More Secure** than paper statements
- **Reduces** paper waste and clutter
- **Convenient** - Save/download/print as needed
- **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!

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.

# TAKE A BREAK

& Skip-a-Payment  
in July, August  
or 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.*



## 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

## DO 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!*

# Traveling this Summer? Please Read!

## Security Tips from CISA\* Publications

\*(Cybersecurity & Infrastructure Security Agency)

### SIMPLE CYBERSECURITY TIPS WHILE TRAVELING

#### BEFORE YOU GO

**If you Connect IT, Protect IT.** Whether it's your computer, smartphone, game device or other network devices, the best defense against viruses and malware is to update the latest security software, web browser, and operating systems. Sign up for automatic updates, if you can, and protect your devices with anti-software.

**Back up your Information.** Back up your contacts, financial data, photos, videos and other mobile device data to another device or cloud service in case your device is compromised, and you have to reset it to factory settings.

**Connect only with people you trust.** While some social networks might seem safer for connecting because of the limited personal information shared through them, keep your connections to people you know and trust.

**Keep up to date.** Keep your software updated to the latest version available. Maintain your security settings to keep information safe by turning on automatic updates so you don't have to think about it and set your security software to run regular scans.

**Double your login protection.** Enable multi-factor authentications (MFA) to ensure that the only person who has access to your account is you. Use it for email, banking, social media, and any other service that requires logging in. If MFA is an option, enable it by using a trusted mobile device, such as your smart phone, an authenticator app, or a secure token---a small physical device that can hook onto your key ring.

#### DURING YOUR TRIP

**Stop auto connecting.** Some devices will automatically seek and connect to available wireless networks or Bluetooth devices. This instant connection opens the door for cyber criminals to remotely access your devices. Disable these features so that you actively choose when to connect to a safe network.

**Stay protected while connected.** Before you connect to any public wireless hotspot---such as at an airport, hotel or café---be sure to confirm the name of the network and exact login procedures with appropriate staff to ensure that the network is legitimate. If you do use unsecured public access point, practice good internet hygiene by avoiding sensitive activities (e.g., banking) that require passwords or credit cards. Your personal hotspot is often a safer alternative to free WIFI. Only use sites that begin with <https://> when online shopping or banking.

**Play hard to get with strangers.** Cyber criminals use phishing tactics, hoping to fool their victims. If you're unsure who an email is from---even if the details appear accurate---or if the email looks "phishy", do not respond and do not click on any links or attachments found in that email. When available use the "junk" or "block" option to no longer receive messages from a particular sender.

**Never click and tell.** Limit what information you post on social media---from personal addresses to where you like to grab coffee. What many people don't realize is that these seemingly random details are all those criminals need to target you, your loved ones, and your physical belongings---online and in the real world. Keep Social Security numbers, account numbers, and passwords private, as well as specific information about yourself, such as your full name, address, birthday, and even vacation plans. Disable location services that allow anyone to see where you are---and where you aren't---at any given time.

**Guard your mobile devices.** To prevent theft and unauthorized access or loss of sensitive information, never leave your equipment---including any 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)

# 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, 2024. 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.	1.54%	1.55%
6 mo.	1.69%	1.70%
12 mo.	1.79%	1.80%
18 mo.	1.89%	1.90%
24 mo.	1.99%	2.00%

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

Term	Dividend Rate	Annual Percentage Yield (APY)
3 mo.	2.73%	2.75%
6 mo.	3.47%	3.50%
12 mo.	3.94%	4.00%
18 mo.	3.22%	3.25%
24 mo.	3.47%	3.50%
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.

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:**

*Thursday, July 4<sup>th</sup> – Independence Day*

*Monday, September 2<sup>nd</sup> – Labor Day*



**SUPPORT RIO GRANDE WITH YOUR BUSINESS**

**"MAKE RIO GRANDE YOUR MAIN LINE FOR FINANCIAL SERVICES"**

