

# Membership

## **The RGCU Difference**

Belonging to Rio Grande Credit Union is the first of many good financial decisions.

Many believe banks and credit unions are the same thing with a different name. On the contrary! Yes, several credit unions are full-service financial institutions, offering many of the same products and services as banks. Both institutions are federally insured as well. However, a few key differences distinguish us from them.

#### You save big!

Since RGCU is a not-for-profit financial institution, after expenses are paid and reserves are set aside, surplus earnings are returned to you, the member, in the form of lower loan rates, higher interest savings and free or low-cost services.

#### You're our neighbor!

You're not just another account number. That's because RGCU is a cooperative financial institution owned by its members for their benefit. We treat you like family, because you are family.

#### You're an owner!

You are not just a customer; you're a member-owner. You pick the Board of Directors and have a say in the organization. Your money benefits you and all of the members of the Credit Union.

RGCU offers a full line of products and services at competitive prices, but the one factor that makes us the financial institution of choice is our commitment to Excellent Member Service.

### Rio Grande Credit Union's goal is to give our members the products and services that fit their lifestyle while providing the best service possible.

The mission of Rio Grande Credit Union is to create a trusted partnership with our members that demonstrates excellent member service by providing financial education and solutions, competitive pricing and convenience.

The vision of Rio Grande Credit Union is to be the financial partner of choice in our community.

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