

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

SECOND QUARTER >> 2021

navyarmyccu.com

Federally
insured by
NCUA

UPDATED COVID-19 PRECAUTIONS >>>>

To protect our staff and community, NavyArmy strongly encourages the use of masks and requires it for all employees. While we will not deny you entrance to the lobby for not wearing a mask, we continue to ask for your participation in social distancing measures.



YOUR ONE STOP LOAN SHOP

Whether you're in the market for a new home, a new vehicle or need some financial backup for your business, NavyArmy has the loans you need in one spot.

Apply today at www.navyarmyccu.com



ARANSAS PASS BRANCH IS OPEN!

Our new branch in Aransas Pass, located at 2442 W. Wheeler, is now open. This is a full-service branch with drive-thru Interactive Teller Machines (ITMs) for convenient transactions.

ITMs are similar to ATMs, but if you need assistance, you can speak to a Member Service Representative in person through the screen. WOW!

NavyArmy
COMMUNITY CREDIT UNION



COMPLIANCE NOTICE

Upon request, members of NavyArmy Community Credit Union are entitled to review or receive a copy of the most recent version of the following credit union documents:

- Balance sheet and income statement
- Summary of the most recent annual audit
- Internal Revenue Service Form 990
- Election of Directors Policy

MEMBERS,
BANK ON
BETTER RATES.



Get up to 50X more earned interest than the national average with Liberty Checking!

 Visit navyarmyccu.com/rates/deposit-rates/ to compare rates.

**BRANCH
CLOSINGS**
FOR 2ND QUARTER



Memorial Day
Mon. May 31st

THE BIG PICTURE

as of February 28, 2021

★ assets ★

\$3,726,398,283

★ loans ★

\$3,149,304,794

★ shares ★

\$3,271,997,043

★ members ★

197,446

NavyArmy
COMMUNITY CREDIT UNION

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

NavyArmy Community Credit Union
P.O. BOX 81349 Corpus Christi, TX 78468-1349
361-985-7300 / 800-622-3631, ext. 1234
FEEDBACK@NAVYARMYCCU.COM

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Email: cudmail@cud.texas.gov, Website: www.cud.texas.gov.



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MAILING ADDRESS:
P.O. Box 81349
Corpus Christi, TX 78468-1349

CURRENT LOAN RATES

as of April 1, 2021

AUTO LOANS

Terms (months)	APR %*
0 - 75	3.99 - 16.49%

PERSONAL LOANS

Terms (months)	APR %*
0 - 48	9.50 - 17.75%

*APR (FIXED Annual Percentage Rate) is determined by the member's credit history and relationship with NavyArmy. ** No Discounts Apply / 75 Month Maximum Term

HOME LOAN RATES

PURCHASE

Loan Term	Rate % as low as	APR %* as low as
15 year	3.000%	3.178%
20 year	3.250%	3.389%
30 year	3.500%	3.600%

REFINANCE / CASH OUT REFINANCE

15 year	3.000%	3.178%
30 year	3.500%	3.600%

SECOND LIEN REFINANCE / CASH OUT REFINANCE

15 year	4.500%	4.704%
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LOT / LAND

10 Year	5.000%	5.295%
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CONSTRUCTION TO PERM ONE TIME CLOSE

15 Year	3.000%	3.159%
30 year	3.500%	3.589%

JUMBO LOAN (\$548,250 - \$749,999)

15 Year	4.000%	4.063%
30 year	4.500%	4.537%

SUPER JUMBO LOAN (\$750,000 OR GREATER)

15 Year	4.250%	4.296%
30 year	4.750%	4.777%

HOME LOAN EXAMPLES

The purchase/refinance and Texas home equity examples below are based on an 80% LTV position, credit score > 700 and a standard origination fee. Payment examples do not include taxes and insurance premiums. The total mortgage payment may be greater than what is shown below.

PURCHASE / REFINANCE

Loan Amount:	\$150,000
Interest Rate:	3.000%
Loan Term:	30 years
Total Closing Costs:	\$1,864.00

Initial Monthly Payment:
\$673.57
APR: 3.600%

CASH OUT REFINANCE

Loan Amount:	\$100,000
Interest Rate:	3.000%
Loan Term:	15 Years
Total Closing Costs:	\$1,364.00

Initial Monthly Payment:
\$690.58
APR: 3.195%

*Rates & information displayed are accurate as of the date of the latest update and are subject to change without notice. Loan pricing can only be locked through a Real Estate application. Please visit a branch near you or apply online for more pricing details. Financed fees will increase APR from original quoted rate. Origination Fee = 1.00% of Loan Amount NavyArmy will NOT subordinate our lien. First lien must be with NavyArmy CCU in order to attain 2nd Lien Home Equity or Home Improvement loan. **NOTE:** Rate depends on % of down payment and credit history.

NMLS #500822