

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

FIRST QUARTER >> 2023

navyarmyccu.com



MEMBERS It's Time to RALLY!



A lot can change in nearly 70 years. We started out in 1955 as Naval Employees Corpus Christi Federal Credit Union (NECCFCU)—a name that said exactly who we served: the civil service employees of the Naval Air Station Corpus Christi, Texas.

Now, it's time for a name that clearly states who we serve today. One that speaks to the way we welcome everyone who lives, works, worships or goes to school in our communities—making up our 200,000+ military and non-military members.

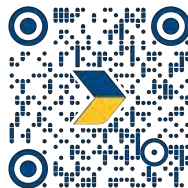
We're excited to officially introduce ourselves as Rally Credit Union.

While this is an exciting time for NavyArmy as an organization—it shouldn't feel too different as a member. We've made sure our services will continue uninterrupted. Your checks and debit cards will all work with the current name and will be updated as you reorder checks, or when your debit card expires.

So, if you already love your NavyArmy membership, you can expect more of the same. Only now, you can expect more members to have the same opportunities we value so much.

We invite you to join us at the 2023 Annual Meeting for our formal announcement to members. It will be held at Texas A&M Corpus Christi in the Anchor Ballroom. See information below.

Sincerely,



2023 ANNUAL MEETING – You won't want to miss!

Join us for the last ever, "NavyArmy Community Credit Union" Annual Member Meeting on Tuesday, February 14, 2023 at Texas A&M Corpus Christi – University Center/Anchor Ballroom. Doors open at 6 pm. The meeting will begin at 6:30 pm. Valet and Parking will be available in the JELLYFISH lot across from the University Center.

Members will receive: 2022 Annual Report, (1) Ticket for Door Prize, (1) Member Gift



Gerry Morrow
President / CEO

NavyArmy Community Credit Union



HOLIDAY CLOSINGS

New Year's Day - Monday, Jan 2nd

Martin Luther King Day - Monday, Jan 16th

Presidents' Day - Monday, Feb 20th

THE BIG PICTURE

as of November 30, 2022

★ assets ★

\$4,136,853,165

★ loans ★

\$3,570,888,518

★ shares ★

\$3,599,547,595

★ members ★

218,403

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
COMPLAINTS@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: complaints@nud.texas.gov, Website: www.cud.texas.gov.



**Federally
Insured by
NCUA**

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

CURRENT LOAN RATES

as of Dec 1, 2022

AUTO LOANS

Terms (months)	APR %*
0 - 75	6.49 - 16.99%

PERSONAL LOANS

Terms (months)	APR %*
0 - 48	11.50 - 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. Example: Monthly payment per \$1000 for 72 months at 2.99% is \$16.00. This payment example is for illustration purposes only. Your actual payment may vary. Minimum loan amount is \$5,000.

HOME LOAN RATES

PURCHASE

Loan Term	Rate % as low as	APR %* as low as
15 year	5.750%	5.933%
20 year	6.125%	6.273%
30 year	6.375%	6.488%

REFINANCE / CASH OUT REFINANCE

15 year	5.750%	5.933%
20 year	6.125%	6.273%
30 year	6.375%	6.488%

SECOND LIEN REFINANCE / CASH OUT REFINANCE

15 year	7.000%	7.219%
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LOT / LAND

10 Year	7.375%	7.711%
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CONSTRUCTION TO PERM ONE TIME CLOSE

15 Year	5.750%	5.961%
30 year	6.375%	6.505%

JUMBO LOAN (\$647,201 - 848,999)

15 Year	5.875%	6.038%
30 year	6.625%	6.727%

SUPER JUMBO LOAN (\$849,000 OR GREATER)

15 Year	6.000%	6.163%
30 year	6.750%	6.852%

HOME LOAN EXAMPLES

The purchase/refinance and Texas home equity examples below are based on an 80% LTV position, credit score > 740 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:	\$200,000	Monthly Payment:
Interest Rate:	6.875%	\$1,313.86
Loan Term:	30 years	APR: 6.991%
Total Closing Costs:	\$7,828.04	

CASH OUT REFINANCE

Loan Amount:	\$150,000	Monthly Payment:
Interest Rate:	5.250%	\$1,286.13
Loan Term:	15 Years	APR: 6.445%
Total Closing Costs:	\$3,678.00	

*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