

# THE QUARTERLY

News and Information for Members of Rally Credit Union

Third Quarter 2024 rallycu.com



## Earn **MORE** with **Liberty Plus** **Checking + Savings!**

**Introducing Liberty Plus: the all-new account option that brings you the high-yield earnings of Liberty Checking, PLUS high-yield savings.**

### Why offer checking and savings together?

Liberty Plus was designed to help you effortlessly grow your savings by earning interest on both accounts. In fact, you can earn up to **3.01% APY\*\*** on the checking balance and **5.00% APY\*\*** on the savings balance when you meet the qualifications\*. By combining the two accounts together, you can earn 50X more of the national average. You'll also get ATM fee refunds nationwide when you meet monthly qualifications.

### To open your own Liberty Plus:

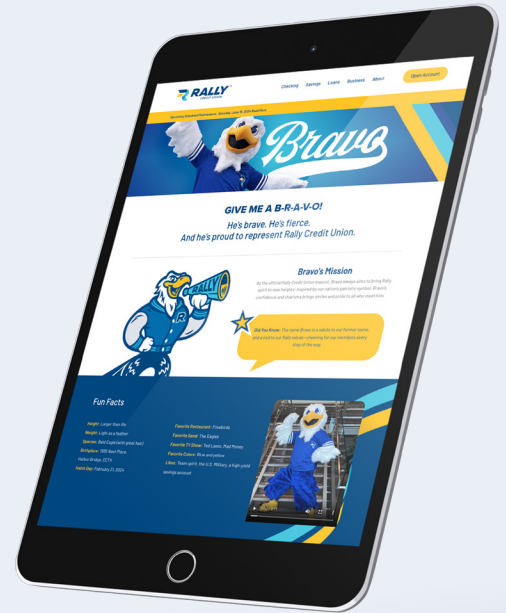
1. Go to [www.rallycu.com](http://www.rallycu.com).
2. Click on "Open an Account" under the yellow "Log In" button and follow the prompts.
3. You will see that the first offer is "Liberty Plus" which is the bundle to open your Liberty Savings and Liberty Plus checking.
4. You will receive confirmation that your account has been opened and/or under review if you already have a Liberty Checking account.

1. Have ten (10) or more debit card purchases post and clear, each must be \$5.00 or more.
2. Have at least one (1) automatic payment or direct deposit.

\*\*Rates subject to change.

\*\*The Annual Percentage Yield (APY) is accurate as of 6/1/2024. The interest rate and corresponding APY is variable and is set at our discretion. This is a tiered variable rate account. Interest rates may change as often as monthly without prior notice. Fees may reduce earnings.

NOTE: Liberty Plus limited to one per member.



## **BRAVO NEWS:** **The eagle has** **landed ONLINE!**

Whenever there's a chance to bring smiles and pride to our credit union members, we know Bravo is bound to show up. Now, that includes the Rally website! Visit our new eagle-approved web page for tons of Bravo facts and fun. You can even download a coloring page for the kiddos!

See for yourself at [www.rallycu.com/bravo](http://www.rallycu.com/bravo).



# Banking as BIG as Texas.

## Membership eligibility is now open across Texas through an exciting new partnership.

Friends and family anywhere in the Lone Star State can now become Rally members when they open a Texas Consumer Council (TXCC) account at no cost. Yep, even your aunt in Paris, TEXAS (not France) is now eligible to be a Rally member. She'll just select "Texas Consumer Council" under the eligibility criteria when signing up, and enroll with TXCC to ensure eligibility!

### About the partnership

The TXCC is a non-profit association with the purpose of providing financial education. It's **FREE** for all Rally members, and the benefits include:

- Monthly Consumer Bulletins: Stay informed with the latest updates and tips on consumer trends.
- Financial Education Workshops: Gain valuable insights and skills to make smarter financial decisions and secure your financial future.

### How to join the TXCC:

1. Go to <https://texasconsumercouncil.org> and click **Join Now**.
2. Follow the sign-up instructions and select **Individual Lifetime – \$15**.
3. Enter "RALLY" in Promo code/Membership section so it's free for you.
4. Click **Submit my Application**.
5. You're in!



## Call for Nominations for the Board of Directors

Are you interested in serving on Rally's Board of Directors? There are two ways to have your name placed on the ballot on Tuesday, February 11, 2025. You can apply to the Nominating Committee for consideration (August 1–31, 2024) or go through the Petition Process. You will find all you need to know by going to [www.rallycu.com/board-election](http://www.rallycu.com/board-election)



## COMPLIANCE NOTICE

Upon request, members of Rally 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
- ✓ A summary of the most recent annual audit
- ✓ Written board policy regarding access to credit union documents
- ✓ Election of Directors Policy
- ✓ Internal Revenue Service Form 990



Give the gift of Rally membership!  
Take a photo of the QR code and share with your family and friends.

# THE BIG PICTURE

as of May 31, 2024

## > ASSETS

# \$ 4,381,104,327

## > LOANS

# \$ 3,761,109,973

## > SHARES

# \$ 3,636,021,659

## > MEMBERS

# 223,775

### HOLIDAY CLOSINGS FOR 3<sup>RD</sup> QUARTER

July 4 Independence Day

September 2 Labor Day



#### COMPLAINT NOTICE

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

**Rally Credit Union**

P.O. BOX 81349 Corpus Christi, TX 78468-1349

FEEDBACK@RALLYCU.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@ cud.texas.gov, Website: www.cud.texas.gov.



Federally Insured by NCUA

## CURRENT LOAN RATES

as of June 1, 2024

### AUTO LOANS

Terms (months)	APR %*
0 - 84	5.99 - 18.00%

### PERSONAL LOANS

Terms (months)	APR %*
0 - 48	12.50 - 18.00%

Rate depends on the member's credit history and relationship with Rally. \*APR (FIXED Annual Percentage Rate) is determined by the member's credit history and relationship with Rally Credit Union. No Discounts Apply / 75 Month Maximum Term. Example: Monthly payment per \$1,000 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	6.250%	6.344%
20 year	6.750%	6.826%
30 year	7.000%	7.059%

#### REFINANCE / CASH OUT REFINANCE

15 year	6.250%	6.344%
20 year	6.750%	6.826%
30 year	7.000%	7.059%

#### SECOND LIEN REFINANCE / CASH OUT REFINANCE

15 year	7.250%	7.542%
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#### LOT / LAND

10 Year	7.500%	7.910%
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#### CONSTRUCTION TO PERM ONE TIME CLOSE

15 Year	6.250%	6.411%
30 year	6.750%	6.850%

#### JUMBO LOAN (\$766,551-\$999,999)

15 Year	6.500%	6.536%
30 year	7.250%	7.273%

#### SUPER JUMBO LOAN (\$1 MILLION OR GREATER)

15 Year	6.750%	6.773%
30 year	7.250%	7.264%

### HOME LOAN EXAMPLES

The Purchase, Refinance and Texas Cash Out examples are based on a LTV < 60%, credit score > 780 and include all applicable APR fees. Payment examples do not include taxes, home owners or private mortgage insurance premiums. The total mortgage payment may be greater than what is shown. Rates displayed are the "as low as" rates.

#### PURCHASE / REFINANCE

<b>Loan Amount:</b>	\$300,000
<b>Interest Rate:</b>	6.500%
<b>Loan Term:</b>	30 years
<b>Total Closing Costs:</b>	\$8,871.56

**Monthly Payment:**  
\$1,995.91  
**APR:** 7.059%

#### CASH OUT REFINANCE

<b>Loan Amount:</b>	\$200,000
<b>Interest Rate:</b>	6.250%
<b>Loan Term:</b>	15 Years
<b>Total Closing Costs:</b>	\$4,852.00

**Monthly Payment:**  
\$1,714.85  
**APR:** 6.391%

\*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 Rally will NOT subordinate our lien. First lien must be with Rally Credit Union in order to attain 2nd Lien Home Equity or Home Improvement loan. Note: Rate depends on % of down payment and credit history.

NMLS #500822