

THE QUARTERLY

News and Information for Members of Rally Credit Union

› Fourth Quarter 2024 › rallycu.com



2025 Board of Directors Nominations

There are three positions open for election to the Board. The Nominating Committee has placed the following individuals up for nomination to serve from February 2025 to February 2028:

- 1 KENDRA KINNISON
- 2 SYLVIA MARTINEZ
- 3 PETE RIVERA

Nomination and election of members to serve on the Rally Credit Union (Rally) Board of Directors (Board) is governed by Rally's Bylaws and Policies & Procedures. The Board Chairman selects a Nominating Committee which then proposes individuals for upcoming Board vacancies. The bylaws allow members to petition for nomination to the Board prior to the Annual Membership Meeting and have their name placed on the ballot at the Annual Meeting. For additional information on the petition process, please visit www.rallycu.com/board-election

Liberty Plus Bundle: High-Yield Checking and Savings

At Rally Credit Union, we're all about scoring big together. Our new Liberty Plus Bundle brings you high-earning checking and savings accounts*, plus awesome perks—all in one easy application.

What you get:

- › **Liberty Plus Checking:** Free high-interest checking that earns up to 3.01% APY* on your balance.
- › **Liberty Savings:** High-yield savings account with 4.50% APY.

Ready for banking that earns MORE?

Visit <https://rallycu.com/liberty-plus-bundle/>

*To receive the high-interest rate, you must have a Rally Credit Union Debit Card with your Liberty Plus Checking account and meet the monthly qualifications. The rate applies to balances of \$0.01-\$25,000 (Liberty Plus Checking) and \$0.01-\$250,000 (Liberty Savings) when qualifications are met. Amounts over the \$25,000/\$250,000 will be calculated using a lower Annual Percentage Yield (APY). Rates are subject to change.

2024 SKIP-A-PAY

- IMPORTANT NOTICE -

2024 HOLIDAY Skip-A-Pay Through Online Banking will be available soon.

The easiest and fastest way to skip your payment is to activate through Online Banking. If you are eligible to skip your December loan payment, you will receive a notice via email and an option in your Online Banking home screen.

If you are not enrolled in Online Banking, it's easy. Go to: www.rallycu.com; click on the "Log In" button and "Enroll Personal" button, then follow the prompts.

It's just one way we say
THANK YOU!

We offer this service to eligible members at no cost. NOTE: Only December loan payments are eligible for SKIP-A-PAY.

YOU asked for it.
YOU got it.



We're excited to announce the opening of our newest branch in Harlingen, Texas, further expanding our presence in the Rio Grande Valley—a community we have proudly served since 2012. The Harlingen branch, located at 202 Camelot Dr., opened on September 10, 2024 and provides full-service banking along with state-of-the-art financial technology. Members can access three full-service Interactive Teller Machines (ITMs), featuring live chat assistance during business hours for a modern, convenient banking experience.



ATM/ITM Safety Tips

- 1 Be aware of your surroundings at all times, especially at night.
- 2 After dark, take someone with you to use the ATM/ITM.
- 3 Have your card ready in your hand when approaching an ATM/ITM (close entry door when applicable).
- 4 If a person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction or leave and come back later. Do not let anyone see you entering your Personal Identification Number (PIN).
- 5 Make sure you take your ATM/ITM receipt and card when you leave the facility.
- 6 Do not display cash or count money at the ATM/ITM facility.
- 7 If you notice anything suspicious at the facility, consider using another ATM/ITM or come back later.
- 8 If you are followed after making a transaction, go to the nearest area where people are located.
- 9 Report all crimes to law enforcement immediately.
- 10 If you need emergency assistance, call the police.



SPREAD THE RALLY SPIRIT!

Take a photo of the QR code and share with your family and friends.



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



Rally Membership AS BIG AS TEXAS!

Rally's newest partnership with the Texas Consumer Council (TXCC) expands eligibility for membership, making it possible for new members across Texas to become part of Rally—even if you live, work, worship or go to school outside of the eight counties we serve. The TXCC is a non-profit, consumer-focused organization offering education, insights and skills to make smarter decisions to secure your financial future—and joining is FREE for current and new members with promo code: RALLY.

For more details, go to:

www.rallycu.com/about/membership/

VA LOANS: Proudly Serving Those Who Serve

0% Down VA Home Loans

We offer our military heroes VA Home Loans for both purchasing and refinancing. With no down payment, lower interest rates and no PMI (Private Mortgage Insurance), a VA loan can make homeownership a dream come true for veterans and active-duty service members.

Contact a home loan expert at

www.rallycu.com/loans/homeloans/home-loan-experts/



Fraudsters Never Quit: Stay a Step AHEAD

First and foremost, Rally Credit Union is 100% dedicated to your financial security, making the protection of all member accounts our top priority. But scammers are always evolving, and the latest schemes like 'Imposter Fraud' and 'Phone Spoofing' are designed to trick YOU into compromising your own information.

How to stay protected:

Imposter Scam Alert: Fake Officials

Fraudsters are posing as trusted authorities, such as law enforcement agents from the FBI or Federal Trade Commission, or even company representatives from well-known brands like Microsoft. They may contact you via text, email or phone, instructing you to withdraw funds and deposit them into a Bitcoin ATM using a QR code.

- **Be Skeptical:** If you receive an unexpected message or call from someone claiming to be an official, don't engage. Instead, contact the agency directly using verified contact information.
- **Monitor Your Accounts:** Regularly check your account activity through online banking or our mobile app to quickly spot any suspicious activity.

For more information, visit

<https://consumer.ftc.gov/consumer-alerts/2024/03/did-someone-send-you-bitcoin-atm-its-scam/>.

Phone Spoofing Scam Alert: Fake Calls

Scammers are now using a deceptive technique called phone spoofing, where they alter caller IDs to make it look like the call is coming from your financial institution. These fraudsters pose as bank or credit union representatives, trying to steal your sensitive information by appearing legitimate.

- **Verify the Caller:** If you receive an unexpected call that appears to be from your financial institution, hang up immediately and call them back using the official number on your debit card or from the institution's website.
- **Protect Your Information:** Never share your account numbers, passwords or security codes over the phone unless YOU initiated the call.
- **Beware of Urgent Requests:** Be cautious of any caller pressuring you to take urgent action or provide sensitive information.



If you ever suspect you've received a fraudulent call, contact our Member Services team immediately at 361-986-4500 or 1-800-622-3631.

THE BIG PICTURE

as of August 31, 2024

> ASSETS

\$4,416,181,052

> LOANS

\$3,826,820,369

> SHARES

\$3,675,557,632

> MEMBERS

225,010

UPCOMING HOLIDAY CLOSINGS

October 14	Columbus Day
November 11	Veterans Day
November 28	Thanksgiving Day
December 25	Christmas Day
January 1, 2025	New Year's 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](mailto:complaints@ cud.texas.gov), Website: www.cud.texas.gov.

Federally Insured by NCUA



CURRENT LOAN RATES

as of September 1, 2024

AUTO LOANS

Terms (months)	APR %*
0 - 84	5.74 - 18.00%

PERSONAL LOANS

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

*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 (\$726,201-\$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 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:	\$300,000
Interest Rate:	6.500%
Loan Term:	30 years
Total Closing Costs:	\$8,871.56

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

Cash Out Refinance

Loan Amount:	\$200,000
Interest Rate:	6.250%
Loan Term:	15 Years
Total Closing Costs:	\$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