

THE QUARTERLY

News and Information for Members of Rally Credit Union

› First Quarter 2025

› rallycu.com



LET'S HUDDLE!

2025 Annual Meeting

You won't want to miss this. Join us as we meet up to discuss all things Rally – and offer a few fun freebies along the way. Members will receive a 2024 Annual Report, (1) Ticket for a Door Prize and (1) Member Gift. Hope to see you there!

› **Tuesday, February 11, 2025**

Texas A&M Corpus Christi – University Center/Anchor Ballroom
Doors open: 5:30 p.m. Meeting begins: 6 p.m.

› **Parking & Valet**

JELLYFISH lot across from the University Center



KNOW SOMEONE INTERESTED IN RALLY?

Here are some key facts to share:

- › **Rally has it all**, from checking and savings to no-hassle loans. Plus, Rally's high-interest Liberty Plus Bundle consistently offers 50X* better earnings than the national average.
- › **Rally answers to members**, not shareholders, so we can offer better interest rates, quicker loan approvals and low or no fees on many services.
- › **Rally is ready to serve** local members in the eight counties where Rally operates (Aransas, Bee, Cameron, Hidalgo, Jim Wells, Kleberg, Nueces and San Patricio) and now – all across Texas!



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

*Note: National average based on the weekly national rate caps updated on the FDIC (Federal Deposit Insurance Corporation) website - <https://www.fdic.gov/national-rates-and-rate-caps>. Rates are based on a simple average of banks for which data is available. Credit union deposit rates are not included in the national average.



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/

EARN MORE WHILE YOU SPEND AND SAVE.

Switch to the Liberty Plus Bundle!

If you love Liberty Checking, you will love the new Liberty Plus Bundle – our FREE high-yield checking and savings account combination designed to maximize your earnings and streamline your banking experience.

The bundle includes:

- **Liberty Plus Checking:** A free, high-interest checking account. With monthly qualifications, you'll also receive nationwide ATM fee refunds and optional overdraft protection.
- **Liberty Savings:** A high-yield savings account.



Don't wait to start earning even **MORE** interest!

Learn more at <https://rallycu.com/liberty-plus-bundle/>



IMPORTANT NOTICE

McColl Branch will no longer offer ITMs

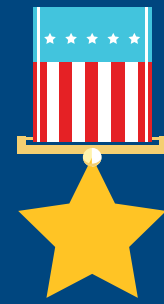
The ITMs located at Rally's McColl branch, 3010 South McColl Road, will be moved to another location. The move date is still tentative, but please make note that these machines will no longer be available. For the nearest ITM, head over to our Northgate branch at 9100 North 10th St., or for a listing of all branches, go to rally.com/about/locations.



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



THANK YOU FOR YOUR SERVICE: RALLY OFFERS VA LOANS

For those who've served our country, homeownership should be an attainable and rewarding experience. Rally Credit Union is committed to supporting our veterans, active-duty service members and their families by providing access to VA loans designed with your unique needs in mind.

A VA loan is a mortgage option available to veterans, active-duty military and their families. Guaranteed by the U.S. Department of Veterans Affairs, VA loans offer a powerful benefit: no down payment is required, making homeownership possible even sooner.

Benefits of VA Loans

- **No Down Payment:** Finance up to 100% of your home's value.
- **No Private Mortgage Insurance (PMI):** Enjoy savings on your monthly payments.
- **Lower Interest Rates:** Choose from competitive fixed and adjustable rates.
- **Reduced Closing Costs:** Benefit from minimized or eliminated closing fees.
- **Flexible Credit Standards:** More lenient requirements compared to conventional loans.
- **No Prepayment Penalty:** Pay off your loan early without any penalties.

Who is Eligible for a VA Loan?

- Active-duty military
- Veterans
- Reservists and National Guard members
- Surviving spouses of veterans who died from a service-connected disability or during active service

Eligibility is confirmed through a Certificate of Eligibility (COE), which Rally Credit Union can help you obtain.

THE BIG PICTURE

as of October 31, 2024

ASSETS

\$4,490,654,165

LOANS

\$3,904,323,784

SHARES

\$3,748,191,466

MEMBERS

227,226

UPCOMING HOLIDAY CLOSINGS

New Year's Day - Jan 1

Martin Luther King Day - Jan 20

Presidents' Day - Feb 17



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 December 1, 2024

AUTO LOANS

| Terms (months) | APR %* |
|----------------|---------------|
| 0 - 84 | 5.49 - 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 | 6.000% | 6.100% |
| 20 Year | 6.500% | 6.581% |
| 30 Year | 6.750% | 6.831% |

Refinance / Cash Out Refinance

| | | |
|---------|--------|--------|
| 15 Year | 6.000% | 6.100% |
| 20 Year | 6.500% | 6.581% |
| 30 Year | 6.750% | 6.831% |

Second Lien Refinance / Cash Out Refinance

| | | |
|---------|--------|--------|
| 15 Year | 7.500% | 7.818% |
|---------|--------|--------|

Lot / Land

| | | |
|---------|--------|--------|
| 10 Year | 7.500% | 7.943% |
|---------|--------|--------|

Construction to Perm One Time Close

| | | |
|---------|--------|--------|
| 15 Year | 6.000% | 6.106% |
| 30 Year | 6.500% | 6.565% |

Jumbo Loan (\$766,551-\$999,999)

| | | |
|---------|--------|--------|
| 15 Year | 6.250% | 6.288% |
| 30 Year | 6.750% | 6.773% |

Super Jumbo Loan (\$1 Million or Greater)

| | | |
|---------|--------|--------|
| 15 Year | 6.500% | 6.525% |
| 30 Year | 7.000% | 7.016% |

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: | 6.750% |
| Loan Term: | 30 years |
| Total Closing Costs: | \$8,871.56 |

Monthly Payment:
\$1,945.79
APR: 6.813%

Cash Out Refinance

| | |
|----------------------|------------|
| Loan Amount: | \$200,000 |
| Interest Rate: | 6.000% |
| Loan Term: | 15 Years |
| Total Closing Costs: | \$4,852.00 |

Monthly Payment:
\$1,687.71
APR: 6.151%

*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