

THE QUARTERLY

News and Information for Members of Rally Credit Union

➤ Second Quarter 2025 ➤ rallycu.com



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Message from the President & CEO, Dana Sisk

A Year in Review: 2024 and Beyond

Rally Credit Union ended 2024 in a strong financial position, with total assets growing to \$4.5 Billion. The credit union now serves more than 225,000 members who trust Rally to meet their financial needs and goals.

In 2024, Rally continued improving lives and driving possibilities. We funded \$1.2B in loans, helping thousands of members buy homes, secure transportation, and grow their businesses. We launched innovative products to meet their unique needs, including VA loans and the Liberty high yield savings account.

Rally is dedicated to delivering safe, easy, and convenient financial services. For members who chose to visit our branches in 2024, we completed more than 1.3 million teller transactions. An additional 1.6 million transactions were conducted at Interactive Teller Machines. The opening of new branches in Palmhurst and Harlingen demonstrated our continued commitment to providing in-person services to members across South Texas.

For members who prefer to bank by phone or online, Rally continued investing in technology projects to deliver modern digital banking services, secure and flexible funds transfer services, and greater choice in member communication via phone, text, chat, and video options. Rally members completed more than 50 million debit card purchases and over 3.5 million online banking transactions in 2024. Rally agents answered 500,000 inbound member phone calls, and we recently installed an updated telephone system to ensure the quality of our phone service continues.

More than 800 employees at Rally Credit Union are united each day to serve our members and improve the financial wellness of our communities. In 2024, these employees donated 5,000 hours of their personal time as volunteers helping fellow South Texans. In a year when many companies pulled back monetary support, Rally continued to invest in our communities by donating to more than 400 local organizations.

Rally's partnership with the Texas Consumer Council (TXCC) opened access to members across the state of Texas. This means our Texas-based family and friends can become Rally members - even if they live, work, worship, or attend school outside the eight counties we served in the past. The TXCC is a non-profit, consumer-focused organization offering resources to help members secure their financial futures. Joining is free for current and new members.

Preventing fraud remains a top priority at Rally Credit Union. The threats are evolving, and fraud prevention requires ongoing vigilance. In 2024, we continued to invest heavily in technology and training to protect member data and prevent fraud. One of our most effective tools in the fight against fraudsters is member education, so we routinely communicated the importance of safeguarding accounts and provided Rally members with security tips and advice.

As members of Rally Credit Union, you can take pride in your ownership interest in the 5th largest credit union in Texas. In 2024, Rally was honored as one of America's Best Banks and Credit Unions by Newsweek. The credit union also received a 2024 Gallagher Award as a Best-In-Class Employer.

In a year of great change and economic challenges, Rally continued to put members first and make a difference in the lives of our neighbors across South Texas. Rally's financial condition remains strong, and the credit union is well-positioned for continued success and growth in 2025.

Thank you for your support and commitment to Rally.



Dana Sisk,
President & CEO





Switch to the Liberty Plus Bundle! Earn more while you spend and save.

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.

Here's What is Included:

- **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.

For more information, visit
rallycu.com/liberty-plus-bundle/

Don't wait to start earning even MORE interest.



Rally Membership AS BIG AS TEXAS!

Rally's 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:
rallycu.com/about/membership/.



IMPORTANT NOTICE: Funds Availability Amounts Increasing to Better Serve You!

Our general policy is to let you withdraw check deposits immediately. In some cases, we may delay this. Usually, funds will be available by the second business day after deposit. Starting July 1, 2025, Reg CC holds will change; next day availability will increase from \$225 to \$275, and second day availability will increase from \$5,525 to \$6,725.



Rally Credit Union is excited to announce the construction of its newest branch in Alamo, Texas, further expanding our presence in the Rio Grande Valley, a community we have proudly served since 2012. The Alamo branch, located at 1317 W. Frontage Road, is scheduled to open in May 2025. It will provide full-service banking along with state-of-the-art financial technology. Members will be able to access full-service Interactive Teller Machines (ITMs), featuring live chat assistance during business hours for a modern, convenient banking experience.



For the 9th year in a row, Rally Credit Union is proudly sponsoring the Buc Days Illuminated Night Parade! Come cheer on the participants of the Rally Night Parade on April 26, 2025.

Visit www.bucdays.com for more information.



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

THE BIG PICTURE

as of February 28, 2025

➤ ASSETS

\$4,630,519,390

➤ LOANS

\$3,980,125,712

➤ SHARES

\$3,858,110,850

➤ MEMBERS

230,704

UPCOMING HOLIDAY CLOSINGS

Memorial Day – May 26



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@cupd.texas.gov, Website: www.cud.texas.gov.

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CURRENT LOAN RATES

as of March 1, 2025

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%
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Lot / Land

10 Year	7.500%	7.943%
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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	Monthly Payment:
Interest Rate:	6.750%	\$1,945.79
Loan Term:	30 years	APR: 6.813%
Total Closing Costs:	\$8,871.56	

Cash Out Refinance

Loan Amount:	\$200,000	Monthly Payment:
Interest Rate:	6.000%	\$1,687.71
Loan Term:	15 Years	APR: 6.151%
Total Closing Costs:	\$4,852.00	

*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 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