

THE QUARTERLY

News and Information for Members of Rally Credit Union

➤ Third Quarter 2025

➤ [rallycu.com](https://www.rallycu.com)



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NCUA

YOU asked for it. YOU got it.



We're excited to announce the opening of our newest branch in Alamo, TX. This branch further expands our presence in the Rio Grande Valley, which we've proudly served since 2012. The Alamo branch, located at 1317 W.

Frontage Rd., Alamo, Texas 78516, opened in May and provides full-service banking along with state-of-the-art financial technology. Members can access two full-service Interactive Teller Machines (ITMs), featuring live chat assistance during business hours for a modern, convenient banking experience.



IMPORTANT NOTICE: Funds Availability

To serve you better, we're updating how quickly you can access funds from your deposited checks.

What's changing?

Starting **July 1, 2025**, updates to Regulation CC will take effect:

- Next-day availability will increase from **\$225 to \$275**.
- **Second business day availability** will increase from **\$5,525 to \$6,725**.

We generally make check deposits available immediately. However, in some cases, there may be a delay. Typically, your funds will be available by the second business day after your deposit.



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 10, 2026. You can apply to the Nominating Committee for consideration (August 1–31, 2025) or go through the Petition Process. You will find all you need to know by going to **www.rallycu.com/board-election**



We're on it, Boss... Bring your business over to Rally!

If you're looking for personalized service with the loan power of a big bank to help you exceed your goals, then Rally Credit Union is your banking solution. We handle a variety of business accounts such as: retail & service, eCommerce, B2B, non-profit organizations, property management, healthcare, event management and restaurants.

For more information, go to
www.rallycu.com/business.



Be Prepared: Hurricane Season is HERE!

Preparing for hurricanes is essential, especially in South Texas. Rally Credit Union is committed to supporting our members and ensuring hurricane preparedness is part of their routine. Here are a few practical tips to help you stay ready if a hurricane comes our way:

- **Download the Rally Credit Union App:** Think of our app as a mini branch in your pocket. Our app is designed to have all your financials at the palm of your hand.
- **Before a hurricane, withdraw cash:** Outages may occur and may cause difficulties when utilizing debit cards. Visit any of our ITMs to withdraw cash.
- **Need help with evacuation?** Register with State of Texas Assistance Registry at tdem.texas.gov/stear/
- **Rally Alerts:** Be sure that you have access to our alerts! Our alerts provide you with up-to-date information on your accounts.

Rally Credit Union Emergency Contacts:

Main Number: 361-986-4500 or 1-800-622-3631

Bank by Phone: 361-986-4555 | Available 24/7



Banking as BIG AS TEXAS!

Membership Eligibility is Open to Anyone in Texas through Texas Consumer Credit Association (TXCC)

If you know someone who lives outside Rally's eight-county border, but lives in Texas, let them know Rally membership is open to anyone in our Lone Star State through our partnership with TXCC. All you have to do is select "association" under the eligibility criteria when you join. TXCC is a non-profit association with the purpose of financial literacy. It is free to members and nonmembers when they join and has lots of benefits with membership.

Go to rallycu.com and search for "TXCC" to learn more.



Get Federal Funds Faster with Direct Deposit

If you're still receiving federal checks by mail (like Social Security, SSI or VA payments), now's a great time to make the switch to Direct Deposit. It's fast, secure and simple to set up.

Here's why Direct Deposit to your Rally account makes sense:

- **Faster access to your money** – Deposits are posted as soon as we receive them from the Federal Reserve. With Early Pay Day, you could get your money up to three days early.
- **Safe and secure** – No paper check means no risk of it being lost or stolen.
- **Convenient** – Funds go straight to your Rally account. No branch visits needed.

Not sure how to get started? We are always ready to help. Visit rallycu.com/directdeposit or stop by your local branch to get set up in just a few minutes.



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

If you love Liberty Checking, you will love the 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:** High-yield savings account.

Start earning even MORE!
rallycu.com/liberty-plus-bundle/

THE BIG PICTURE

as of May 31, 2025

ASSETS

\$4,629,267,420

LOANS

\$4,030,595,107

SHARES

\$3,895,819,900

MEMBERS

234,113

UPCOMING HOLIDAY CLOSINGS

July 4	Independence Day
September 1	Labor Day



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

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

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CURRENT LOAN RATES

as of June 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

Term	Rate % as low as	APR %* as low as	Points	Loan Amount (example)	Monthly Payment (example)
Purchase					
15 Year	6.000%	6.181%	0.000%	\$300,000.00	\$2,531.57
20 Year	6.625%	6.670%	0.000%	\$300,000.00	\$2,258.85
30 Year	6.875%	6.910%	0.000%	\$300,000.00	\$1,970.79
Refinance/Cash Out Refinance					
15 Year	6.375%	6.431%	0.000%	\$300,000.00	\$2,592.75
20 Year	6.875%	6.934%	0.000%	\$300,000.00	\$2,303.44
30 Year	7.125%	7.178%	0.000%	\$300,000.00	\$2,021.16
Second Lien Refinance/Cash Out Refinance					
15 Year	8.000%	8.094%	0.000%	\$100,000.00	\$955.65
20 Year	8.500%	8.578%	0.000%	\$100,000.00	\$867.82
Lot / Land					
10 Year	8.375%	8.498%	0.000%	\$100,000.00	\$1,233.18
15 Year	8.625%	8.715%	0.000%	\$100,000.00	\$992.08
20 Year	9.250%	9.325%	0.000%	\$100,000.00	\$915.87
Construction to Perm One-Time Close					
15 Year	6.000%	6.592%	0.000%	\$300,000.00	\$2,531.57
20 Year	6.625%	7.159%	0.000%	\$300,000.00	\$2,258.85
30 Year	6.875%	7.308%	0.000%	\$300,000.00	\$1,970.79
Jumbo Loan (\$766,551-\$999,999)					
15 Year	6.500%	6.562%	0.000%	\$900,000.00	\$7,839.97
20 Year	6.875%	6.927%	0.000%	\$900,000.00	\$6,910.32
30 Year	7.125%	7.167%	0.000%	\$900,000.00	\$6,063.47
Super Jumbo Loan (\$1 Million or Greater)					
15 Year	6.750%	6.806%	0.000%	\$1,500,000.00	\$13,273.64
20 Year	7.125%	7.173%	0.000%	\$1,500,000.00	\$11,742.30
30 Year	7.375%	7.413%	0.000%	\$1,500,000.00	\$10,360.13
VA - Purchase/Refinance					
15 Year	6.000%	6.633%	0.000%	\$300,000.00	\$2,531.57
20 Year	6.500%	7.016%	0.000%	\$300,000.00	\$2,236.72
30 Year	6.500%	6.893%	0.000%	\$300,000.00	\$1,896.20
FHA - Purchase/Refinance					
15 Year	6.000%	6.872%	0.000%	\$300,000.00	\$2,531.57
20 Year	6.500%	7.255%	0.000%	\$300,000.00	\$2,236.72
25 Year	6.500%	7.171%	0.000%	\$300,000.00	\$2,025.62
30 Year	6.500%	7.112%	0.000%	\$300,000.00	\$1,896.20

*Payment examples do not include taxes, homeowners or private mortgage insurance premiums. The total mortgage payment may be greater than what is shown. The payment examples are based on a down payment of 40% or LTV < 60%, credit score > 780 and include all applicable APR fees. Rates displayed are the "as low as" rates. *APR=Annual Percentage Rate | Rates subject to change.
Note: Rate depends on % of down payment & credit history.

NMLS #500822