

THE QUARTERLY

News and Information for Members of Rally Credit Union

Fourth Quarter 2025

rallycu.com



Federally
Insured by
NCUA

Sharing the love.

THAT'S A WIN!



Thank you for being a loyal Rally Credit Union member! We want more members *just like you!* Refer a friend today to open a new checking account and you'll both be rewarded.

Here's how:

- Go to **rallycurewards.com** to create or activate your account to get your personalized "Referral Code."
- Share your code with friends via text, email, or socials and we'll do the rest.
- Each referred friend that opens a new checking account will receive 350 points to redeem a \$25 gift card or other amazing rewards. And the best part? You'll receive one, too!

*Membership eligibility required. Terms and conditions apply.

New Look. Same **CHEER!**

Our new website launches Oct. 8

You'll notice some exciting changes soon at rallycu.com. Get ready for a refreshed design, clearer navigation and expanded content—all with the same Rally spirit you know and love. Important note: the website updates will not affect your online accounts.



Want to learn more? **Get the details here.**





2026 Board of Directors Nominations

There are four Board positions open for election. The following individuals are up for nomination to serve from February 2026 to February 2029:

1 **JOHN CHAPMAN**

2 **THERESA "TESS" GONZALES**

3 **THELMA GARZA MANDEL**

4 **ROBERT "BOB" WESTRUP**

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



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.

2025 SKIP-A-PAY - IMPORTANT NOTICE -

2025 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: **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!
for choosing Rally Credit
Union for your financial needs!

We offer this service to eligible members at no cost.

NOTE: Only December loan payments are eligible for Skip-A-Pay.

THE BIG PICTURE

as of August 31, 2025

ASSETS

\$4,644,425,992

LOANS

\$4,081,732,333

SHARES

\$3,908,554,812

MEMBERS

235,059

UPCOMING HOLIDAY CLOSINGS

October 13	Columbus Day
November 11	Veterans Day
November 27	Thanksgiving Day
December 25	Christmas Day
January 1, 2026	New Year's 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.tud.texas.gov.

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CURRENT LOAN RATES

as of October 1, 2025

AUTO LOANS

Terms (months)	APR %*
0 - 84	5.24 - 18.00%

PERSONAL LOANS

Terms (months)	APR %*
0 - 60	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	5.750%	5.794%	0.000%	\$300,000.00	\$2,531.57
20 Year	6.375%	6.411%	0.000%	\$300,000.00	\$2,258.85
30 Year	6.625%	6.652%	0.000%	\$300,000.00	\$1,970.79
Refinance/Cash Out Refinance					
15 Year	5.750%	5.794%	0.000%	\$300,000.00	\$2,592.75
20 Year	6.375%	6.411%	0.000%	\$300,000.00	\$2,303.44
30 Year	6.625%	6.652%	0.000%	\$300,000.00	\$2,021.16
Second Lien Refinance/Cash Out Refinance					
15 Year	7.750%	7.861%	0.000%	\$100,000.00	\$955.65
20 Year	8.375%	8.468%	0.000%	\$100,000.00	\$867.82
Lot / Land					
10 Year	8.125%	8.322%	0.000%	\$100,000.00	\$1,233.18
15 Year	8.375%	8.518%	0.000%	\$100,000.00	\$992.08
20 Year	9.000%	9.120%	0.000%	\$100,000.00	\$915.87
Construction to Perm One-Time Close					
15 Year	5.500%	5.610%	0.000%	\$300,000.00	\$2,531.57
20 Year	6.125%	6.214%	0.000%	\$300,000.00	\$2,258.85
30 Year	6.375%	6.443%	0.000%	\$300,000.00	\$1,970.79
Jumbo Loan (\$766,551-\$999,999)					
15 Year	6.250%	6.265%	0.000%	\$900,000.00	\$7,839.97
20 Year	6.625%	6.637%	0.000%	\$900,000.00	\$6,910.32
30 Year	6.875%	6.884%	0.000%	\$900,000.00	\$6,063.47
Super Jumbo Loan (\$1 Million or Greater)					
15 Year	6.500%	6.509%	0.000%	\$1,500,000.00	\$13,273.64
20 Year	6.875%	6.882%	0.000%	\$1,500,000.00	\$11,742.30
30 Year	7.125%	7.131%	0.000%	\$1,500,000.00	\$10,360.13
VA - Purchase/Refinance					
15 Year	5.750%	5.823%	0.000%	\$300,000.00	\$2,531.57
20 Year	6.250%	6.309%	0.000%	\$300,000.00	\$2,236.72
30 Year	6.375%	6.434%	0.000%	\$300,000.00	\$1,896.20
FHA - Purchase/Refinance					
15 Year	5.750%	6.306%	0.000%	\$300,000.00	\$2,531.57
20 Year	6.250%	6.700%	0.000%	\$300,000.00	\$2,236.72
30 Year	6.375%	6.718%	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 an LTV < 60%, credit score > 780 and include all applicable APR fees. Rates displayed are the "as low as" rates.

*APR-Annual Percentage Rate

Note: Rate depends on % of down payment & credit history. Rates subject to change.

NMLS #500822