

THE QUARTERLY

News and Information for Members of Rally Credit Union

► First Quarter 2026

► rallycu.com



LET'S HUDDLE!

2026 Annual Meeting

Join us for the Rally Credit Union Annual Member Meeting! Members will receive a 2025 Annual Report, (1) Ticket for a door prize, and (1) member gift. Hope to see you there!

► **Tuesday, February 10, 2026**

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

REFER-A-FRIEND CHEER

As a Rally member, you're in our crew,
And we think the world of you!
Invite your friends to share some cheer,
And big rewards for ALL are near!

Ready? OK! Referring a friend is easy:

- Go to rallycurewards.com
- Grab your code, then share via text, email and social.
- When your friend or family joins and opens a checking account, you BOTH earn points redeemable for a **\$25 gift card!**

Membership eligibility required. Terms and conditions apply.





NEW YEAR, NEW BUNDLE

Start Earning More in 2026!

Kick off the New Year with a resolution your checking and savings will cheer for: earn more while you spend and save!

If you loved Liberty Checking in 2025, you'll really love the Liberty Plus Bundle—our FREE, high-yield checking and savings combo designed to make your financial goals shine!

The bundle includes:

- **Liberty Plus Checking:** A free, high-interest checking account. Hit monthly qualifications and enjoy nationwide ATM fee refunds and optional overdraft protection.
- **Liberty Savings:** A high-yield savings account that helps your resolutions stick.

➤ Start the year strong—and make 2026 the year your money works harder than ever. Get started at <https://rallycu.com/liberty-plus-bundle/>



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 ON, TEXAS!

Anyone in Texas—even outside our eight counties—can join the Rally family. It's possible through our partnership with the **Texas Consumer Council (TXCC)**, a nonprofit that helps consumers make smarter financial decisions. And the best part? **Joining is FREE** for current and new members when you use promo code: **RALLY**.

Learn more at
rallycu.com/about/membership.



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, Rally Credit Union is your business banking solution. We handle a variety of business accounts: Retail & Service, eCommerce, B2B, Non-profit Organizations, Property Management, Healthcare, Event Management and Restaurants.

For more information, go to
[www.rallycu.com/business](https://rallycu.com/business).

THE BIG PICTURE

as of November 31, 2025

➤ ASSETS
\$4,662,554,325

➤ LOANS
\$4,101,047,424

➤ SHARES
\$3,929,385,113

➤ MEMBERS
237,058

UPCOMING HOLIDAY CLOSINGS

New Year's Day – Jan 1

Martin Luther King Day – Jan 19

Presidents' Day – Feb 16



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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.



CURRENT LOAN RATES

as of December 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.