

THE QUARTERLY

News and Information for Members of Rally Credit Union

➤ Second Quarter 2026 ➤ rallycu.com



Message from the President & CEO, Dana Sisk

A YEAR IN REVIEW: 2025 AND BEYOND

Thank you to everyone who attended the 70th Annual Meeting! We had over 150 members in attendance. Whether you are an employee or a member, this is OUR credit union, and your active participation is what sets credit unions apart from other financial institutions.

One of our strategic priorities is to make it safe, easy and convenient for members to do business with us. And so, in 2025, we continued investing in ways to achieve that. We continued growing our branch network for your convenience, strengthening our auto dealer and realtor partnerships to provide access to Rally services at the place and time when you need us, and improving technologies to make it safer, easier and faster to manage your finances at Rally Credit Union.

We also continued many initiatives that are focused on growing our credit union. Now I recognize that many of us—both members and employees—have been with Rally since we were

a much smaller organization. So, when we talk about growth each year, I like to emphasize that our growth plans are for the benefit of not just new members, but for ALL of us. I believe that growth and innovation are critical to serving you well, and to remaining financially strong far into the future. Our growth initiatives are designed not only to introduce the credit union difference to more of our friends, families and neighbors, but also to help us fulfill our promises to long-term members like you.

Our commitment to you is that we will always strive to provide the same personal service you have come to rely on, even as we invest in growth and sustainability over time. It's a big challenge to stay true to our roots of personalized service while growing our company to sustain over the long haul, but we have a committed board of directors and a team of purpose-driven leaders—all rowing the same direction to Improve Lives and Drive Possibilities for our members, our staff and our communities.

I am honored to lead our team into 2026, I'm proud to be a Rally member just like you, and I thank you for your continued support of our credit union.

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 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/



Share the Rally LOVE. Refer a friend, and you'll both get a gift!

It's easy as:

1. Go to rallycurewards.com
2. Grab your code, then share via text, email and social.
3. 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.



Rally Credit Union is excited to announce the construction of its newest branch in Brownsville, Texas—further expanding our presence in the Rio Grande Valley, a community we have proudly served since 2012. The “Torres” branch, located at **1425 East Ruben Torres Blvd., Ste. K, Brownsville, Texas 78526**, is scheduled to open this summer. It will provide full-service banking along with state-of-the-art financial technology. Members can access full-service Interactive Teller Machines (ITMs)—featuring live chat assistance during business hours—for a modern, convenient banking experience.



For the 10th year in a row, we're proud to sponsor the Rally Night Parade at Buc Days! Come cheer on all the amazing participants on April 25, 2026 at 8 p.m.

Visit 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, 2026

ASSETS

\$ 4,734,313,811

LOANS

\$ 4,183,972,738

SHARES

4,008,422,785

MEMBERS

239,453

UPCOMING HOLIDAY CLOSINGS

Memorial Day – May 25



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.

Federally Insured by NCUA



CURRENT LOAN RATES

as of March 1, 2026

AUTO LOANS

Terms (months)	APR %*
0 - 84	4.99 - 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