

THE QUARTERLY

News and Information for Members of Rally Credit Union

▶ Third Quarter 2026 ▶ rallycu.com



Protect Your Personal Information: A Quick Security Reminder

In today's digital world, safeguarding your personal information is more important than ever. Whether you're setting up a new account or updating your existing credentials, the choices you make can significantly impact your security.

When creating a username, password or PIN, it's essential to avoid using any personal information that could be easily recognized or discovered. **This includes details such as your name, Social Security number, account numbers, phone number, debit card information or even passwords you've used in the past.**

Why does this matter? Cybercriminals often rely on publicly available or easily guessed information to gain unauthorized access to accounts. Using personal details makes it much easier for them to break through your defenses. Even something that seems harmless—like part of your phone number or a familiar date—can increase your risk.

Instead, choose credentials that are unique, complex and difficult to guess. Consider combining uppercase and lowercase letters, numbers and special characters when possible. Avoid reusing passwords across different accounts, and update them regularly to further strengthen your security.

Taking a few extra moments to create strong, non-personal credentials can help protect your identity, your finances and your peace of mind. Stay vigilant and make security a priority every time you log in or sign up.



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 9, 2027. You can apply to the Nominating Committee for consideration (August 1–31, 2026) or go through the Petition Process. You will find out all you need to know by going to ▶ rallycu.com/board-election



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, y'all!

Spread the Rally spirit far and wide by sharing the gift of membership with folks all across the Lone Star State! Thanks to our partnership with the Texas Consumer Council (TXCC), anyone in Texas can join the Rally family. The best part: when you refer a future member, you'll earn a little reward as our way of saying thanks.

Take a look at how easy it is to share the love, Texas-style:

- 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.



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

Looking for a financial partner that combines personalized service with the lending strength of a big bank? Rally Credit Union is here to help your business thrive.

We proudly support a wide range of businesses, including retail and service providers, eCommerce and B2B companies, nonprofit organizations, property management firms, healthcare practices, event planners and restaurants.

At Rally, you'll find the tools, expertise and support you need to reach – and exceed – your goals.

Discover how we can help your business grow at [➤ rallycu.com/business](http://rallycu.com/business)

THE BIG PICTURE

as of May 31, 2026

ASSETS

\$ 4,776,546,659

LOANS

\$ 4,210,505,737

SHARES

\$ 4,040,683,366

MEMBERS

242,425

UPCOMING HOLIDAY CLOSINGS

July 4	Independence Day
September 7	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.



CURRENT LOAN RATES

as of July 1, 2026

AUTO LOANS

Terms (months)	APR %*
0 - 84	4.74 - 18.00%

PERSONAL LOANS

Terms (months)	APR %*
0 - 60	9.99 - 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	7.625%	7.818%	0.000%	\$100,000.00	\$1,193.55
15 Year	7.875%	8.015%	0.000%	\$100,000.00	\$948.45
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