

THE QUARTERLY

News and Information for Members of Rally Credit Union

Fourth Quarter 2026

rallycu.com



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2027 Board of Directors Nominations

Three positions are open for election to the Board. Positions are for a three-year term. The board has nominated the following individuals:

1 **R. BRYAN STONE**

2 **GERALD VILLARREAL**

3 **MATTHEW (MATT) GARCIA***

**Matt Garcia is nominated to complete the remaining year of Sylvia Martinez's term.*

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, especially at night.
- 2 After dark, take someone with you when using the ATM/ITM.
- 3 Have your card ready in your hand when approaching an ATM/ITM. Close the entry door when applicable.
- 4 During your transaction, ask anyone standing too close to step back. Never let anyone see your PIN.
- 5 Make sure to take your card and receipt when you leave.
- 6 Do not display or count cash at the ATM/ITM facility.
- 7 If anything looks suspicious, use another ATM/ITM or return later.
- 8 If you are followed after a transaction, go to the nearest populated area.
- 9 Report crimes to law enforcement immediately.
- 10 If you need emergency assistance, call the police.

2026 SKIP-A-PAY - IMPORTANT NOTICE -

2026 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.



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Credit Score Dashboard: Updates, Offers and More

Staying on top of your credit has never been easier. Access your credit score, download a full credit report, enable credit monitoring, learn financial tips and even take advantage of Rally offers!

It's easy to enroll. Go to online banking; click on the **Credit Score Dashboard** and agree to the terms. Get ready for your credit score and more, right at your fingertips!



Password Tips

Your quick guide for
secure accounts.

1 **DON'T** use personal information in your usernames, passwords or PINs.

Why it matters: Personal details are often easy for fraudsters to find or guess, increasing the risk of unauthorized account access.

Avoid any passwords that include:

- Name
- Social Security number
- Account numbers
- Phone number
- Debit card information
- Previous passwords

2 **DO** create strong credentials with unique details.

Why it matters: Unique details are harder to guess—helping safeguard your identity, finances and online security.

- Use a mix of uppercase and lowercase letters
- Include numbers and special characters
- Choose unique passwords for each account
- Update passwords regularly



Banking as Big as Texas, Y'all!

From Amarillo skies to the Gulf Coast tide,
There's room for ALL on this Rally ride.
Thanks to our good friends at TXCC,
Folks across Texas can join our family.

Spread the Rally spirit, Texas proud and true,
And earn a little reward when someone joins
through you!

Here's how easy it is to rope in a friend:



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.

THE BIG PICTURE

As of August 31, 2026

ASSETS

\$4,813,185,931

LOANS

\$4,257,408,473

SHARES

\$4,056,851,801

MEMBERS

243,917

UPCOMING HOLIDAY CLOSINGS

October 12	Columbus Day
November 11	Veterans Day
November 26	Thanksgiving Day
December 25	Christmas Day
January 1, 2027	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.



CURRENT LOAN RATES

as of October 1, 2026

AUTO LOANS

Terms (months)	APR %*
0 - 84	5.24 - 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	6.625%	6.673%	0.000%	\$300,000.00	\$2,633.98
20 Year	7.250%	7.290%	0.000%	\$300,000.00	\$2,371.13
30 Year	7.500%	7.531%	0.000%	\$300,000.00	\$2,097.64
Refinance/Cash Out Refinance					
15 Year	6.625%	6.673%	0.000%	\$300,000.00	\$2,633.98
20 Year	7.250%	7.290%	0.000%	\$300,000.00	\$2,371.13
30 Year	7.500%	7.531%	0.000%	\$300,000.00	\$2,097.64
Second Lien Refinance/Cash Out Refinance					
15 Year	8.625%	8.779%	0.000%	\$100,000.00	\$992.08
20 Year	9.250%	9.379%	0.000%	\$100,000.00	\$915.87
Lot / Land					
10 Year	8.500%	8.712%	0.000%	\$100,000.00	\$1,239.86
15 Year	8.750%	8.905%	0.000%	\$100,000.00	\$999.45
Construction to Perm One-Time Close					
15 Year	6.375%	6.490%	0.000%	\$300,000.00	\$2,592.75
20 Year	7.000%	7.094%	0.000%	\$300,000.00	\$2,325.90
30 Year	7.250%	7.323%	0.000%	\$300,000.00	\$2,046.53
Jumbo Loan (\$766,551-\$999,999)					
15 Year	7.125%	7.141%	0.000%	\$900,000.00	\$8,152.48
20 Year	7.500%	7.513%	0.000%	\$900,000.00	\$7,250.34
30 Year	7.750%	7.761%	0.000%	\$900,000.00	\$6,447.71
Super Jumbo Loan (\$1 Million or Greater)					
15 Year	7.375%	7.748%	0.000%	\$1,500,000.00	\$14,108.83
20 Year	7.750%	7.758%	0.000%	\$1,500,000.00	\$12,314.23
30 Year	8.000%	8.006%	0.000%	\$1,500,000.00	\$11,006.47
VA - Purchase/Refinance					
15 Year	6.625%	6.837%	0.000%	\$300,000.00	\$2,633.98
20 Year	7.375%	7.410%	0.000%	\$300,000.00	\$2,393.90
30 Year	7.375%	7.416%	0.000%	\$300,000.00	\$2,072.03
FHA - Purchase/Refinance					
15 Year	6.625%	6.837%	0.000%	\$300,000.00	\$2,633.98
20 Year	7.375%	7.410%	0.000%	\$300,000.00	\$2,393.90
30 Year	7.375%	7.416%	0.000%	\$300,000.00	\$2,072.03

*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