

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

WINTER > 2018

navyarmyccu.com

NAVYARMY GIVES BACK TO MEMBERS >>

\$2.4 MILLION

The rate environment over the past few years has been challenging, and the NavyArmy Board of Directors realizes this has affected your returns. We appreciate your continued trust and support. Therefore, in the true spirit of a not-for-profit financial cooperative, the Board has declared a bonus dividend of \$2.4 million to qualifying members!

Bonus dividends are above and beyond NavyArmy's cost of doing business, which has been particularly expensive lately due to the heavy regulatory burden borne by all financial institutions. Bonus dividends are not part of our normal dividend process and are not guaranteed. The NavyArmy goal is to provide great benefits all year long in the form of higher deposit rates of return, lower loan interest rates, and lower fee (and even free) products and services and to provide support to the communities that we serve.

We thank you, the member, for your patronage and support to this financial co-operative, and we hope that you have a wonderful New Year.

~NavyArmy Community Credit Union Board of Directors

FEB 13 ANNUAL MEETING

On Tuesday, February 13, 2018 NavyArmy will host its 62nd Annual Meeting at Sokol Hall, 5502 Kostoryz in Corpus Christi. Registration begins at 6 p.m., followed by the meeting at 7 p.m. Light hors d'oeuvres and beverages will be provided. As in prior years, the primary member on the account will receive a gift and ticket to win door prizes.

There are three positions open for election to the Board, and the Nominating Committee has placed the following individuals up for nomination to serve from February 2018 through February 2021*

1. Bryan Stone
2. Gerald Villarreal
3. Linda Anderson*

* (1-year term to complete the 3-year term of Eloy Salazar, who resigned February 2017)

NavyArmy
COMMUNITY CREDIT UNION
navyarmyccu.com

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Insured by
NCUA

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ONLINE

NAVYARMYCCU.COM



IN-PERSON
BRANCHES & ATMs THROUGHOUT
SOUTH TEXAS

361-986-4500 | 800-622-3631

NavyArmy
COMMUNITY CREDIT UNION

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:
NavyArmy Community Credit Union
P.O. BOX 81349 Corpus Christi, TX 78468-1349
361-986-4500 / 800-622-3631

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; Fax: 512-832-0278; email: cudmail@cud.texas.gov; www.cud.texas.gov



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MAILING ADDRESS:
P.O. Box 81349
Corpus Christi, TX 78468-1349

THE BIG PICTURE

assets \$2,687,475,923

loans \$2,392,739,316

shares \$2,396,473,889

members 160,557 and growing!

CURRENT LOAN RATES as of 11.30.17
AUTO LOANS

Terms (months) APR%*
0-75 3.50** - 17.50

PERSONAL LOANS

Terms (months) APR%*
0-48 9.50-17.75

*APR (FIXED Annual Percentage Rate) is determined by the member's credit history and relationship with NavyArmy.
** No Discounts Apply / 75 Month Maximum Term

REAL ESTATE LOAN RATES

Homestead Purchase/Refinance

Terms	Rate %	APR%
15 year	3.25 - 4.50%	3.42 - 4.68%
30 year	4.25 - 5.25%	4.35 - 5.36%

First Lien Texas Home Equity/Home Improvement

10 year	3.75 - 4.25%	4.02 - 4.51%
15 year	4.00 - 4.50%	4.18 - 4.68%
30 year	4.75 - 5.25%	4.86 - 5.36%

Second Lien Texas Home Equity/Home Improvement

10 year	4.75 - 5.25%	5.03 - 5.51%
15 year	5.00 - 5.50%	5.18 - 5.69%

Lots / Land

10 year	5.00 - 5.50%	5.26 - 5.76%
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Construction-Interim

12 month	4.50 - 4.75%	4.84 - 5.09%
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- Rates & information displayed are accurate as of the date of the latest update and are subject to change without notice.
- Loan pricing can only be locked through a Real Estate application. Please visit a branch near you or apply online for more pricing details.
- Financed fees will increase APR from original quoted rate.
- Origination Fee = 1.00% of Loan Amount
- NavyArmy will NOT subordinate our lien. First lien must be with NavyArmy CCU in order to attain 2nd Lien Home Equity or Home Improvement Loan.

Note: Rate depends on % of down payment and credit history.

BOARD OF DIRECTORS	MANAGEMENT	HOLIDAY CLOSINGS
Pedro Rivera, Jr. - Chairman Sylvia Martinez - Vice Chair Bryan Stone - Secretary Bob Westrup - Treasurer Linda Anderson - Director John Chapman - Director Theresa "Tess" Gonzales - Director Thelma Garza Mandel - Director Gerald Villarreal - Director Mike Conwill - Advisory Director Mike Grub - Advisory Director Drue Jones - Advisory Director	Gerry Morrow - President/CEO Dana Sisk - EVP/Chief Operations Officer Carrie Rice - Chief Financial Officer Ashley Smith - Chief Marketing Officer Shannon Srp - Chief Technology Officer Virginia Whitham - Chief Human Resources Officer Dan Dibble - CLO - Consumer-Commercial Roman Escobar - CLO - Mortgage Cyndy Ramos - Chief Operations Officer	New Year's Day Mon, January 1 MLK Jr Day Mon, January 15 President's Day Mon, February 19