

2020 SKIP-A-PAY

- IMPORTANT NOTICE -

HOLIDAY SKIP-A-PAY ONLINE WILL BE OPEN SOON!!!

The easiest and fastest way to skip your December loan payment is to activate it through Online/Mobile Banking. If you are eligible to skip your December loan payment, you will receive a notice via email and an option in your Online/Mobile Banking home screen.

If you are not enrolled in Online Banking, it's easy. Go to: www.navyarmyccu.com; click on the "Log In" button and "Enroll Personal" button, then follow the prompts.

NOTE: Only December loan payments are eligible for Skip-A-Pay. We offer this service to eligible members at no cost. It is our way of saying, "thank YOU for choosing NavyArmy for your financial needs."

YOUR PRIVACY IS OUR PRIORITY

NavyArmy is committed to protecting your privacy. Under federal law, we are required to provide you with the enclosed privacy notice. This notice explains NavyArmy's privacy policy and practices related to the personal information that we collect and disclose about our members. Any companies we work with must also adhere to these strong confidential practices. We do not permit these companies to sell any information that we provide to other third parties. Your information is safe with NavyArmy.



COMPLIANCE NOTICE

Upon request, members of NavyArmy Community 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
- Internal Revenue Service Form 990
- Election of Directors Policy

BOARD OF DIRECTORS NOMINATION >>>>

There are two positions open for election to the Board. The Nominating Committee has placed the following individuals up for nomination to serve from February 2021 to February 2024:

Gerald Villarreal **Bryan Stone, Jr.**

Nomination and election of members to serve on the NavyArmy Community Credit Union (NACCU) Board of Directors (Board) is governed by NACCU'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 navyarmyccu.com/about/board-election.



ATM SAFETY TIPS

1. Be aware of your surroundings at all times, especially at night.
2. After dark, take someone with you to use the ATM.
3. Have your card ready in your hand when approaching an ATM (close entry door when applicable).
4. If a person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction or leave and come back later. Do not let anyone see you entering your Personal Identification Number (PIN).
5. Make sure you take your ATM receipt and card when you leave the facility.
6. Do not display cash or count money at the ATM facility.
7. If you notice anything suspicious at the ATM facility, consider using another ATM or come back later.
8. If you are followed after making a transaction, go to the nearest area where people are located.
9. Report all crimes to law enforcement immediately. If you need emergency assistance, call the police.

Keep your PIN confidential. Never write your PIN on your card and do not give it out over the telephone. Keep your card secure – treat it like you would your cash, checks or credit cards. Report all crimes to law enforcement officials immediately. Call 361-986-4500 or 800-622-3631 to report a lost or stolen card.

THE BIG PICTURE

as of August 31, 2020

★ assets ★

\$3,582,481,877

★ loans ★

\$3,060,766,520

★ shares ★

\$3,096,167,691

★ members ★

189,840

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
361-985-7300 / 800-622-3631, ext. 1234
FEEDBACK@NAVYARMYCCU.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: cudmail@cud.texas.gov, Website: www.cud.texas.gov.



Federally
Insured by
NCUA

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

CURRENT LOAN RATES

as of September 1, 2020

AUTO LOANS

Terms (months)	APR %*
0 - 75	3.99 - 14.99 %

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

Loan Term	Rate % as low as	APR %* as low as
15 year	3.000%	3.178 %
30 year	3.250%	3.349 %

FIRST LIEN TEXAS HOME EQUITY

10 Year	3.750 %	4.042 %
15 year	4.000 %	4.203 %
30 year	4.250 %	4.366 %

SECOND LIEN TEXAS HOME EQUITY

10 Year	4.750 %	5.048 %
15 year	5.000 %	5.209 %

LOTS / LAND

10 Year	5.500 %	5.802 %
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CONSTRUCTION TO PERM ONE TIME CLOSE

15 Year	4.000 %	4.203 %
30 year	4.250 %	4.356 %

REAL ESTATE LOAN EXAMPLES

The purchase/refinance and Texas home equity examples below are based on an 80% LTV position, credit score > 700 and a standard origination fee. Payment examples do not include taxes and insurance premiums. The total mortgage payment may be greater than what is shown below.

HOMESTEAD - PURCHASE / REFINANCE

Loan Amount:	\$150,000	Initial Monthly Payment: \$673.57 APR: 3.600%
Interest Rate:	3.50%	
Loan Term:	30 years	
Total Closing Costs:	\$1,864.00	

TEXAS HOME EQUITY

Loan Amount:	\$100,000	Initial Monthly Payment: \$739.69 APR: 4.203%
Interest Rate:	4.00%	
Loan Term:	15 Years	
Total Closing Costs:	\$1,364.00	

*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.

NMLS #500822