

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

FOURTH QUARTER >> 2021

navyarmyccu.com



BOARD OF DIRECTORS NOMINATIONS >>>>>>>>

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 2022 to February 2025:

Nomination and election of members to serve on the Navy Army 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/.

1. Kendra Kinnison

2. Sylvia Martinez

3. Pete Rivera

2021 SKIP-A-PAY - IMPORTANT NOTICE -

HOLIDAY SKIP-A-PAY THRU 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: www.navyarmyccu.com; click on the "Log In" button and click "Enroll Personal" link, 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.

NEW LOOK

for Mobile/Online Access to Statements & Transaction Forms



Effective 10/1/21, we will have upgraded our eStatement page in Digital Banking (App and Online) and our Transaction Forms in the drive thru for ease of use and functionality!

eStatements - In Digital Banking (App/Online), you will notice that the page where you download your eStatements looks a little different for the September 30, 2021 statements.

If you are not enrolled in eStatements, **here are the five simple steps to receive your statements faster and access them 24/7.**

1



2



3



4



5

**Log in to
Online Banking**

**Click on
Services**

**Click on
Statements**

**Verify Email
Address prompt**

Click on Submit
which will enroll you in "Online
Only" delivery of statements.

Transaction Forms - With our new core system, we are able to access your accounts much easier, so the Transaction Form needed will be easier as well. You will see new transaction forms when you go to the drive thru on your next visit. We have made them more user-friendly, visually appealing, as well as bilingual.

COMING SOON!

NEW BRANCH IN MCALLEN, TEXAS



OPENING FOURTH QUARTER

Northgate, our newest branch in the Rio Grande Valley located at 9100 N 10th Street, McAllen, Texas 78504, is scheduled to open fourth quarter 2021. It will be a full-service branch with a drive thru, ITMs and an ATM.

NEW BRANCH

SAME ROOTS

MCALLEN, TEXAS



COMPLIANCE NOTICE

Pursuant to the Texas Administrative Code, Rule 91.315, members are entitled to review or receive a copy of the following Navy Army Community Credit Union (NACCU) documents, upon request:

- Balance sheet and income statement
- A summary of the most recent annual audit
- Written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, board policies and copies thereof; and
- Internal Revenue Service Form 990.



UPCOMING HOLIDAY CLOSINGS

Columbus Day Mon. Oct 11th

Veterans Day Thu. Nov. 11th

Thanksgiving Day Thu. Nov. 25th

Christmas Day Sat. Dec. 25th

New Year's Day Sat. Jan. 1, 2022



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, 2021

★ assets ★

\$3,970,877,465

★ loans ★

\$3,187,969,933

★ shares ★

\$3,523,201,919

★ members ★

205,361

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 Sept 1, 2021

AUTO LOANS

Terms (months)	APR %*
0 - 75	2.99 - 16.49%

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

HOME LOAN RATES

PURCHASE

Loan Term	Rate % as low as	APR %* as low as
15 year	3.000%	3.178%
20 year	3.250%	3.389%
30 year	3.500%	3.600%

REFINANCE / CASH OUT REFINANCE

15 year	3.000%	3.178%
30 year	3.500%	3.600%

SECOND LIEN REFINANCE / CASH OUT REFINANCE

15 year	4.500%	4.704%
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LOT / LAND

10 Year	5.000%	5.295%
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CONSTRUCTION TO PERM ONE TIME CLOSE

15 Year	3.000%	3.159%
30 year	3.500%	3.589%

JUMBO LOAN (\$548,250 - \$749,999)

15 Year	3.000%	3.178%
30 year	3.500%	3.600%

SUPER JUMBO LOAN (\$750,000 OR GREATER)

15 Year	4.000%	4.063%
30 year	4.500%	4.537%

HOME 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.

PURCHASE / REFINANCE

Loan Amount:	\$150,000
Interest Rate:	3.000%
Loan Term:	30 years
Total Closing Costs:	\$1,864.00

Initial Monthly Payment:
\$673.57
APR: 3.600%

CASH OUT REFINANCE

Loan Amount:	\$100,000
Interest Rate:	3.000%
Loan Term:	15 Years
Total Closing Costs:	\$1,364.00

Initial Monthly Payment:
\$690.58
APR: 3.195%

*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