

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

THIRD QUARTER >> 2021

navyarmyccu.com

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NCUA

CREDIT SCORE DASHBOARD POWERED BY SAVVYMONEY

You now have instant access to your credit score, credit report, personalized money-saving offers, and tips on how to improve or maintain your score. It's built right into an easy-to-use dashboard within online and mobile banking, so you don't need a new login.

The dashboard will allow you to:

- Receive daily credit monitoring with alerts for major changes
- Identify credit bureau errors
- Understand the factors that impact your score
- Work toward your financial goals

To access, log in to online banking or our mobile app, select Credit Score Dashboard from the menu, follow the prompts and check your credit score in minutes. For more information, go to www.navyarmyccu.com/savvymoney/.



DREAMING OF A NEW HOME? WE'LL GET YOU THERE.

The real estate market is hot right now, so NavyArmy has ramped up to offer home loans to get you into the home of your dreams!

Visit <https://www.navyarmyccu.com/home-loans> to find the loan that fits your needs.



NavyArmy
COMMUNITY CREDIT UNION

GRAND OPENING!



July 13th at 3:00PM

ARANSAS PASS BRANCH GRAND OPENING EVENT

Our **NEWEST** branch, located in Aransas Pass at 2430 W. Wheeler, opened in October 2020. Due to COVID-19, we were unable to gather to celebrate. **NOW WE ARE!** Join us for our Official Grand Opening event on July 13th at 3pm. We can't wait to see you!



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:

1. Balance sheet and income statement;
2. A summary of the most recent annual audit;
3. Written board policy regarding access to credit union documents;
4. Election of Directors Policy;
5. Internal Revenue Service Form 990.

CALL FOR NOMINATIONS FOR THE BOARD OF DIRECTORS

**ARE YOU INTERESTED IN SERVING ON NAVYARMY'S
BOARD OF DIRECTORS?**

There are two ways to have your name placed on the ballot on Tuesday, February 8, 2022. You can apply to the Nominating Committee for consideration (**August 1 - 31, 2021**) or go through the Petition Process. You will find everything you need to know by going to <https://www.navyarmyccu.com/board-election/>.



HOLIDAY CLOSINGS

for 3rd Quarter

Independence Day
Monday, July 5th

Labor Day
Monday, Sept. 6th

THE BIG PICTURE

as of May 31, 2021

★ assets ★

\$3,937,937,169

★ loans ★

\$3,153,132,846

★ shares ★

\$3,461,520,692

★ members ★

202,451

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.



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

CURRENT LOAN RATES

as of June 1, 2021

AUTO LOANS

Terms (months)	APR %*
0 - 75	3.99 - 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	4.000%	4.063%
30 year	4.500%	4.537%

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

15 Year	4.250%	4.296%
30 year	4.750%	4.777%

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.

HOMESTEAD 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%

HOMESTEAD REFI / 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