

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

FALL >> 2018

navyarmyccu.com



FOR A LIMITED TIME >>> CD RATES AS HIGH AS 3.33% APY!

Thinking about investing but not sure where to start? One of the safest investments you can make is a certificate of deposit (CD). NavyArmy is offering rates as high as **3.33% APY on a 30-month CD or IRA CD** and **2.83% APY on a 13-month CD or IRA CD**. A CD is a low-risk, short-term investment that pays competitive dividends, so your money is kept safe while you earn more interest on your deposit. Open one today at a branch near you or visit navyarmyccu.com to learn more.

NOTE: Certain conditions apply. Rates are subject to change and early withdrawal penalties apply. APY = Annual Percentage Yield. NavyArmy is federally insured by NCUA.

COMING SOON! NEW BRANCH IN RIO GRANDE VALLEY

Our new Weslaco branch is scheduled to open fourth quarter 2018. It is located at 701 North Airport Drive and will be a full-service branch with a drive thru and ATM. Check our website for updates— www.navyarmyccu.com

BOARD OF DIRECTORS NOMINATION

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 2019 - through February 2022.

**Kendra
Kinnison**

**Sylvia
Martinez**

**Pete
Rivera**

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.

NEW BRANCH SAME ROOTS

WESLACO, TEXAS

OPENING FOURTH QUARTER 2018

NavyArmy
COMMUNITY CREDIT UNION

2018 SKIP-A-PAY

- IMPORTANT NOTICE

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

Please make sure we have your current contact information including email address. You can now update your information in the new Online Banking or call a Member Service Representative at **1-800-622-3631**.

If you are eligible to skip your December loan payment, you will receive a notice via email (if we have a valid email address on file) or postal mail which will include a link to the Skip-A-Pay form online.

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 a 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 confidentiality practices. We do not permit these companies to sell any information that we provide to other third parties. Your information is safe with NavyArmy. To view our privacy notice, go to www.navyarmyccu.com/privacy/

MOBILE DEPOSIT ENDORSEMENT



Now effective: Online Banking members who use Mobile Deposit will need to endorse the check with the following statement: **"For mobile deposit only."** This change will be implemented to help prevent duplicates and to shield any financial institution from liability when duplicates do happen. If a check is not endorsed with the proper statement starting October 1, 2018, the check will not be deposited and will be returned. To avoid any delay with your deposit please remember to endorse your check with the statement mentioned above.

IMPORTANT NOTICE: FEE CHANGES



Effective 1/1/19, a \$30 fee will be charged for any transaction that overdraws your account. Additionally, all overdraft fees (from savings to checking account) will be \$5.00 per transfer. Effective 10/1/18, the fees listed below, which are now posted at the first of each month will be posted at the end of each month. Therefore, you might incur two fees during the month of October 2018.

- Flag checking fee
- Paper statement fee
- Inactive account fee
- Excess number of withdrawal fee
- Loan Insurance premiums (credit life & disability)

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.

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
- ✓ Summary of the most recent annual audit
- ✓ Internal Revenue Service Form 990
- ✓ Election of Directors Policy

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
info@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

THE BIG PICTURE

assets	\$2,887,820,900
loans	\$2,614,307,979
shares	\$2,473,653,875
members	171,407 and growing!

as of 8/31/18

CURRENT LOAN RATES

as of 10/1/18

AUTO LOANS

Terms (months)	APR %*
0 - 75	4.75 - 16.99 %

PERSONAL LOANS

Terms (months)	APR %*
0 - 48	9.00 - 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	4.00 - 5.25 %	4.188 - 5.445 %
30 year	4.50 - 5.75 %	4.610 - 5.869 %

First Lien Texas Home Equity/Home Improvement

10 year	3.75 - 4.75 %	4.018 - 5.023 %
15 year	4.00 - 5.00 %	4.188 - 5.193 %
30 year	4.75 - 5.75 %	4.862 - 5.869 %

Second Lien Texas Home Equity/Home Improvement

10 year	4.75 - 5.50 %	5.023 - 5.778 %
15 year	5.25 - 6.00 %	5.526 - 6.280 %

Lots / Land

10 year	5.00 - 6.00 %	5.275 - 6.280 %
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Construction-Interim

12 month	4.75 - 5.00 %	4.862 - 5.375 %
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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

Pedro Rivera, Jr. - Chairman
Bryan Stone - Vice Chair
John Chapman - Secretary
Bob Westrup - Treasurer
Kendra Kinnison - Director
Theresa "Tess" Gonzales - Director
Thelma Garza Mandel - Director
Sylvia Martinez - Director
Gerald Villarreal - Director
Mike Grub - Advisory Director
Drue Jones - Advisory Director

MANAGEMENT

Gerry Morrow - President/CEO
Dana Sisk - Executive Vice President
Cyndy Ramos - 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

HOLIDAY CLOSINGS

Columbus Day
 Tue. Oct 8th
Veteran's Day
 Tue. Nov. 12th
Thanksgiving Day
 Thu. Nov. 22nd
Christmas Day
 Wed. Dec. 25th
New Year's Day
 Wed. Jan. 1st