

# A GUIDE TO QUICKER BANKING

## PAY >>>

### A PERSON (POPmoney)

You only need their cell phone # or email address.

- Online Banking > ePay > POPmoney
- Mobile Banking App > Payments > Pay a Person

### A COMPANY (ePay)

Bills, babysitter, lawn company and more.

- Online Banking > ePay
- Mobile Banking App > Payments > Make a Payment

### A LOAN (using your debit card\*)

- navyarmyccu.com > Loan Payments\*
- Setup Automatic Debit  
361-986-4500/800-622-3631

\*Fee applies

## GET MONEY >>>

### TRANSFERS

- Online Banking > Transfers
- Online Banking > ePay > Transfer Money (transfer to another bank or credit union)
- Mobile Banking App > Transfers

### ATM

- Instant deposit & withdrawal at branch ATMs.

### APPLY FOR LOAN

- navyarmyccu.com > Apply for Loan
- 361-986-4500 or 800-622-3631 opt. 3
- Go straight to the dealer for an auto loan!
- Speak to a Loan Expert at a branch near you!

## DEPOSIT >>>

### MOBILE DEPOSIT

- Mobile Banking App > Deposit
- Mobile Banking App > Transfer

### ATM

- Instant deposit & withdrawal at branch ATMs

### DIRECT DEPOSIT

- Set up Direct Deposit at 361-986-4500 or 800-622-3631

# DOWNLOAD OUR MOBILE APP



# MORE INFO >>>

### Tel-R-Line

361-986-4555  
800-622-3641

### CONTACT CENTER

361-986-4500  
800-622-3631

### MONEYTRACKER

Our Personal Financial Management (PFM) Tool Use the dashboard to get an at-a-glance view of your overall finances.

## BANKING YOUR WAY

# MOBILE



# ONLINE

## NAVYARMYCCU.COM



# IN-PERSON

BRANCHES & ATMs THROUGHOUT SOUTH TEXAS

361-986-4500 | 800-622-3631

# AWESOME SERVICES

FOR OUR AWESOME MEMBERS

## A BETTER WAY TO BANK

# NavyArmy

COMMUNITY CREDIT UNION



# NavyArmy

COMMUNITY CREDIT UNION

## CHECKING

### BASIC CHECKING

No minimum balance.  
REWARDS through Points Program.

### FLAG CHECKING: \$5/month

No minimum balance. 2 Boxes of Free Checks per year. Discounts for 60 and older, Identity Theft 9-1-1®, discounts on entertainment, prescriptions, eyewear & MORE. \$20,000 AD&D Insurance. REWARDS through Points Program.

### LIBERTY CHECKING: FREE

3.01% APY\* up to \$25,000 •  
Nationwide ATM fee Refunds\* • No minimum balance.

\*Must meet monthly qualifications. APY = annual percentage yield

## DEBIT CARD

MasterCard backed debit card, now available with security chip.

- Accepted wherever MasterCard is welcome
  - Apple Pay™/Samsung Pay™/Android Pay™ Available
- To setup your card, visit [navyarmyccu.com](http://navyarmyccu.com) > Digital Wallet

## CONVENIENCE

- Instant Issue Debit Cards
- Mobile Banking App
- Digital Wallet
- ATM Deposits
- Wire Transfers
- Direct Deposit
- Traveler's Checks



NavyArmy Routing Number - 314978543

## SAVINGS

### BASIC SHARE SAVINGS

Dividends earned on balances of \$50 or more; calculated on the average daily balance & paid quarterly.

### HOME SAVINGS

Easy way to save for taxes & insurance. Dividends earned on balances of \$50 or more; calculated on the average daily balance & paid quarterly.

### MONEY MARKET

Earn more interest than regular savings. Minimum balance is \$2,000. Dividends calculated on the average daily balance & paid monthly.

### IRA (Individual Retirement Account)

#### TRADITIONAL

Savings account that allows you to defer taxes on your earnings until withdrawn. Certain contributions may be tax deductible in the year they are made.

#### ROTH

Features tax-free withdrawals after a five-year holding period. Contributions are nondeductible and taxed in the year they are earned.

#### COVERDELL (EDUCATIONAL)

Educational IRA features tax-free withdrawals for higher education expenses. Contributions are nondeductible.

#### IRA CERTIFICATES

Higher dividends on IRA certificate. Available with a minimum deposit of \$1,000.  
\*Certain conditions apply.

## DEPOSITS

### CD'S

Minimum balance \$1,000 • Terms: 3 months, 6 months, 1 year, 2 years and 3 years.  
Ask for rates or go online - [www.navyarmyccu.com](http://www.navyarmyccu.com)

## LOANS

### AUTO

One rate for new or used. 100% financing and a simple application. Rates for recreational vehicles available. Approval available at any branch, online, or at participating dealerships.\*

\*Subject to approval. Must be at one of our approved Partner Dealers. Check [navyarmyccu.com](http://navyarmyccu.com) for the full dealer list.

### HOME

#### HOMESTEAD (purchases & refinances)

- Maximum loan advance is 95% of purchase price or appraisal value, whichever is less
- 95% loan to value on refinances
- Max Term 30 Years

#### SECOND/VACATION HOME (purchases & refinances)

- Maximum loan advance is 80% of the purchase price or appraisal value, whichever is less
- 80% loan to value on refinances
- Max Term 15 Years

#### HOME EQUITY

- Loans secured by member's homestead
  - Maximum loan advance is 80% loan to value
  - Max Term 30 Years
  - Interest may be used for tax deductions\*
- \*Contact your tax advisor for details.

#### HOME IMPROVEMENT

- Maximum loan advance is 90% loan to value
- Loans made for tangible improvements to homestead
- Max Term 30 Years

### PERSONAL

#### SIGNATURE

- Based on household income
- Term based on amount borrowed

#### LINE OF CREDIT

- Based on household income
- Payments determined by outstanding monthly balance

### DEPOSIT SECURED LOAN

- Reduced interest rate
- Loan is collateralized by the deposits in your NavyArmy Savings, Money Market or CD

## eBANKING

In a digital age, there are so many ways to manage your account. eBanking allows you to bank from home or on-the-go. [navyarmyccu.com](http://navyarmyccu.com)

- Apply for a loan
- Loan payment\*
- Open an account
- Live Chat with a Member Service Representative

### Online Banking

- View account balance & history or make a transfer
- MoneyTracker – Your Personal Finance Management Tool
- ePay – Bill pay, POPmoney to pay a friend, or transfer money from NavyArmy to another financial institution\*

### MOBILE BANKING

- Account balance & history
- Mobile Deposit
- ePay
- POPmoney
- Apply for a Loan
- Transfers

### TEL-R-LINE

- Automated teller services
- Call 361-986-4555 or 1-800-622-3641

### DIGITAL WALLET

- Apple Pay™
- Samsung Pay™
- Android Pay™

Instructions and FAQs can be found at [navyarmyccu.com](http://navyarmyccu.com) under Products & Services.

### ATM

- Deposit cash or checks
- Transfer Money

\*Fee applies