



NAVY ARMY BYLAWS ALLOW MEMBERS TO PETITION FOR NOMINATION TO SERVE ON THE BOARD OF DIRECTORS

Nomination and election of members to serve on the Navy Army Community Credit Union (NACCU) Board of Directors (Board) is governed by the credit union's Bylaws and Policies & Procedures. The Chairman of the Board selects a Nominating Committee which then proposes individuals for upcoming Board vacancies.

Please be advised that nominations from the floor will no longer be called for nor accepted.

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. The petition must be signed by a minimum of 500 members who are in good standing, designated as the "Primary Owner" on the account, at least 18 years old, who has a minimum of one full share (\$25) in the share/savings account, has not caused a loss to NACCU, and is not past due 90 days or more at the time of the petition process.

On October 17, 2016, petition packets will be available at the locations listed below. Completed petition packets are due back to NavyArmy by 5:00pm (CST) on November 16, 2016. *Note: Candidates must pick up and return petition packets in person for verification and signature.*

NACCU policy prohibits solicitation of petition signatures and distribution of literature on anyone seeking nomination by petition on any NACCU premises.

Petition Pick-Up & Return Locations:

1. J Wayne Vann Administration Building located at 2730 Rodd Field Road, Corpus Christi, TX 78414
2. Shary Road Branch located at 408 Shary Road, Mission, TX 78572

All completed petitions returned by the "due back" date set forth above will be reviewed and validated to ensure full compliance with the election rules and requirements set forth in the **RULES AND INSTRUCTIONS FOR THE COMPLETION OF THE OFFICIAL PETITION & TEXAS CREDIT UNION DIRECTOR APPLICATION AND AGREEMENT TO SERVE FORM**. After such review and validation, if there is more than one candidate for each position to be filled, the election shall be by voting conducted at the NACCU Annual Membership Meeting on **February 14, 2017**. The Board Secretary shall cause printed ballots to be distributed to the members who are eligible to vote and attending the Annual Membership Meeting. In such event, the election shall be determined by plurality vote. If there is only one nominee for each position to be filled, the election will be by acclamation and no election will be conducted by ballot.

Four positions are open for election to the Board. The four positions are for a three-year term. The Nominating Committee has placed the following individuals up for nomination:

Sandra Alvarez

John Jackson

Don Rymer

Jerry Woitas

Please see bios listed on back.

Nominated Candidates for Navy Army Community Credit Union Board of Directors

Sandra Alvarez

Ms. Alvarez earned her Bachelor of Science degree from Texas A&M University-Corpus Christi. She began her career with Southwestern Bell Telephone in 1979 and retired from AT&T after 34 years. She is currently the CEO & principle owner of Alvarez Business Consultants, working as a public policy, community relations and legislative advocate. She has been recognized for her community involvement by LULAC, Westside Business Association, Big Brothers Big Sisters of South Texas, YWCA's "Y Women in Careers," Corpus Christi Hispanic Chamber of Commerce and CITGO. She has also served or is currently serving on boards such as Del Mar College Foundation, K-Space Contemporary, MAP of Texas and many others. Ms. Alvarez currently serves as an Advisory Board member for Navy Army Community Credit Union. She has completed required Volunteer Leadership Program (VAP) courses.

John Jackson

Mr. Jackson retired from federal service after 34 years of service. Prior to retirement he served as the Fiscal Officer/Accounting Division Chief for the Corpus Christi Army Depot. Mr. Jackson is a graduate of the University of Arkansas with a BS in Accounting, and holds an MBA from CCSU. He serves on the Board of Trustees of the Behavioral Health Center of Nueces County and is President of the Board of Directors for the Coastal Bend Center for Independent Living. He has completed the VAP, and has been awarded the Directors Financial Literacy Award and certification. Mr. Jackson has served on the board for 19 years and on the Supervisory Committee for three.

Don Rymer

Mr. Rymer retired as a Sergeant Major US Army in 1992. He holds a degree from El Paso Community College and completed numerous courses while active military. He retired as Executive Director of the USO South Texas, but maintains several civic board positions. He has completed 20 years of Board service and has completed VAP.

Mr. Jerry Woitas

Mr. Woitas has 36 years of Credit Union Board experience. Thirty-three of those years are with NACCU where he has served in various positions, including four years as Chairman of the Board. Mr. Woitas is a retired federal civil service employee with over 40 years of management and administrative experience in both the federal and private sector. He has served on numerous civic and community boards and continues to volunteer his time whenever called upon. He has completed sixty-nine credit union self-study correspondence courses and is the recipient of the Credit Union National Association's highest awards in the Volunteer Achievement Program and Volunteer Leadership Program.

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

FALL 2016

navyarmyccu.com



Rate sale is here!

Rates as low as 2.99% fixed APR for new or used autos. In either instance, we are ready to provide fast funding for your request.



To view the Partner Dealers list use the QR code or go to navyarmyccu.com

AUTO LOANS AS LOW AS
2.99%*
FIXED
APR

Here are just some of the perks of having a NavyArmy auto loan:

- 100% financing available
- Simple application process
- Financing with NavyArmy is available at many South Texas Dealers
- Credit Disability & Life Insurance are available on the loan
- Guaranteed Auto Protection (GAP) can be purchased for your vehicle
- You can also purchase vehicle service agreement (extended warranty)

* APR = Annual Percentage Rate

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.



NOMINATION, PETITION AND ELECTION OF MEMBERS TO SERVE ON THE BOARD OF DIRECTORS

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 see the insert to this newsletter.

There are four positions open for election to the Board and the Nominating Committee has placed the following individuals up for nomination to serve from February 2017 through February 2020:

- 1. Sandra Alvarez**
- 2. John Jackson**
- 3. Don Rymer**
- 4. Jerry Woitas**

IMPORTANT NOTICE >>> NEW SKIP-A-PAY – ONLINE!!!

We are changing the process for Skip-A-Pay completion. If you are eligible to skip your December 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 your business and for your excellent payment history.” Happy Holidays!

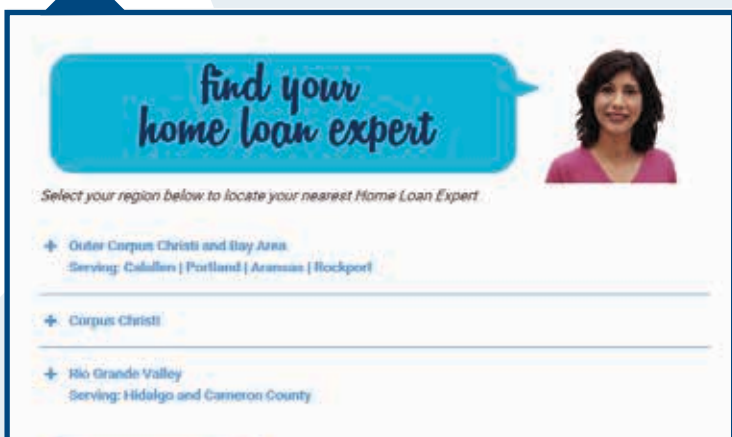
IN THE BRANCHES TO BETTER SERVE OUR MEMBERS:

For your convenience, we have added specialists in the branches so that you can go to your neighborhood branch for all of your financial needs. **SPEAK WITH A LOAN EXPERT NEAR YOU!**

HOME LOAN SPECIALISTS

In the market for a **home?** NavyArmy Home Loan Specialists are in the branches to better serve YOU! If you are in the market for a **home loan**, start at your neighborhood branch. Click on the link from our website :

<http://www.navyarmyccu.com/products-services/loans/home-loans/>



MEMBER BUSINESS ACCOUNT SPECIALISTS

Member Business Account Specialists can assist you with these services:

- > CHECKING
- > SAVINGS
- > DEBIT CARDS
- > BULK/NIGHT/ATM DEPOSITS
- > WIRES
- > ONLINE & MOBILE BANKING
- > ELECTRONIC BILL PAYMENT
- > MERCHANT SERVICES

(i.e. Credit Card Machines/ Rebel/Square), Payroll Services, Money Market, and CD's.

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 confidentially practices. We do not permit these companies to sell any information that we provide to other third parties. Your information is safe with NavyArmy.

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

BANKING YOUR WAY

MOBILE

Available on the App Store

Download for Android

ONLINE

NAVYARMYCCU.COM



IN-PERSON

BRANCHES & ATMs THROUGHOUT

SOUTH TEXAS

361-986-4500 | 800-622-3631

LOOK FOR OUR DEALER LIST >>



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
361-986-4500 / 800-622-3631

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, Website: www.cud.texas.gov.



Federally Insured by NCUA

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

THE BIG PICTURE as of 08/31/16

assets \$2,443,813,859

loans \$2,065,583,953

shares \$2,172,250,246

members 146,367 and growing!

CURRENT LOAN RATES as of 9.30.16

AUTO

Terms (months)	APR%*
0-75	2.99** - 17.50
76-144	9.40 - 18.00

SIGNATURE / LINE OF CREDIT

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 Navy Army.
** No Discounts Apply / 75 Month Maximum Term

REAL ESTATE LOAN RATES

Homestead Purchase/Refinance

Terms	Rate %	APR%
15 year	3.00 - 4.00%	3.18 - 4.19%
30 year	3.75 - 4.75%	3.86 - 4.86%

First Lien Texas Home Equity

10 year	3.75 - 4.00%	4.02 - 4.27%
15 year	3.75 - 4.00%	3.93 - 4.19%
30 year	4.25 - 4.75%	4.36 - 4.86%

Second Lien Texas Home Equity/Home Improvement

10 year	4.75 - 5.00%	5.03 - 5.28%
15 year	4.75 - 5.00%	4.94 - 5.20%

Lots / Land

10 year	4.75%	4.94%
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- Information displayed is accurate as of the date of the latest update and is subject to change without notice. Loan pricing can only be locked through a Real Estate application. Please visit the Real Estate Center located at 2814 Rodd Field Rd or apply online for more pricing details
- Financed fees will increase APR from original quoted rate
- Origination Fee = 1.0% of Loan Amount
- Jumbo Loan (Loan Amounts > \$417,000), add 1.00% to rate and will be charged a 1.50% origination fee.
- NavyArmy will NOT subordinate our lien. First lien must be with NavyArmy in order to attain 2nd Lien Home Equity or Home Improvement loan.
- Note:** Rate depends on % of down payment and credit history.
- Add 1.00% for non-owner occupied properties.
- Rates subject to change without notice.

BOARD OF DIRECTORS	MANAGEMENT	HOLIDAY CLOSINGS
Eloy Salazar - Chairman Sylvia Martinez - Vice Chairman Pete Rivera - Treasurer John Jackson - Secretary Vicki Gonzales - Director Albert Kessler - Director Don Rymer - Director Bryan Stone - Director Jerry Waitas - Director Linda Anderson - Advisory Director Sylvia Alvarez - Advisory Director Gerald Villareal - Advisory Director	Sarah O'Brien - President/CEO Dana Sisk - Chief Operations Officer Gerry Morrow - Chief Lending Officer Shannon Srp - Chief Technology Officer Ashley Smith - VP Marketing Virginia Witham - VP Human Resources Carrie Rice - Chief Financial Officer Robert Oberg - Chief Risk Officer	October 10 Columbus Day November 11 Veteran's Day November 24 Thanksgiving Day December 26 Christmas Holiday January 2, 2017 New Year's Holiday