

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

WINTER > 2016

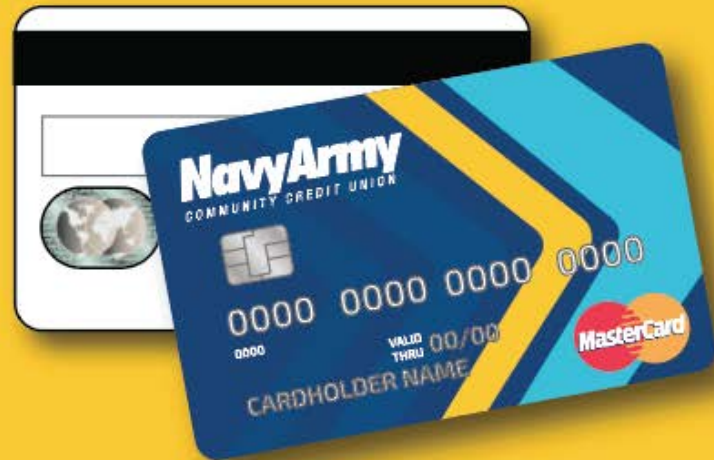
navyarmyccu.com

Share
THE LOVE
earn rewards
Introduce your friends to NavyArmy.

In January & February 2016, SHARE THE LOVE! Members who refer a friend, will earn \$25 when the friend opens a checking account. Check the website for more details. **OFFER ENDS 2-29-16.**

\$25 FOR YOU  **\$25** FOR THEM

IT'S THE *perfect* MATCH
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NEW DEBIT/CHECK “CHIP” CARDS

All debit/check cards will now include the security EMV chip, the state of the art security feature. The chip card is the safest and most convenient way to make purchases and access your money! For your convenience, NavyArmy will automatically mail you a new EMV chip card when your current card expires, so no need to come into a branch. Keep an eye on your renewal date and your mailbox!

navyarmyccu.com



NavyArmy
COMMUNITY CREDIT UNION

FEB
9

ANNUAL MEETING

On Tuesday, February 9, 2016. NavyArmy will host the 60th Annual Meeting at Sokol Hall, 5502 Kostoryz in Corpus Christi.

Registration begins at 6 p.m., followed by the meeting at 7 p.m. Light hors d'oeuvres and beverages will be provided. As in prior years, the primary member on the account will receive a gift and ticket to win door prizes.

SYLVIA MARTINEZ

PEDRO RIVERA

ELOY H. SALAZAR

OUR MOBILE BANKING APP → HAS GONE TABLET!



You will recognize the same look and feel of the phone app, and the functionality is the same. However, going mobile is now better than ever:

YOU CAN NOW "CHANGE USER" IF YOU HAVE MULTIPLE ACCOUNTS

TRANSFERS AND DEPOSITS ARE MUCH EASIER

PAY BILLS VIA EPAY • PAY PEOPLE VIA POP MONEY

APPLY FOR A LOAN BY SELECTING THE "MORE" ICON ON THE BOTTOM OF ANY SCREEN

NEW BRANCHES NOW OPEN!

CALLEN, TEXAS
3801 FM 1889

MISSION, TEXAS
408 N. SHARY

Two new branches
are now open!
Come in and say hi,
we are ready
to serve you!

JOHN CHAPMAN PARTNERS WITH NavyArmy TO OFFER TAX FILING ASSISTANCE

Starting January 15, 2016, John Chapman will offer Tax Preparation and e-filing for only \$125. Price includes both preparation and e-filing of 1040 or 1040A, along with Schedules A&B, Child and Dependent Care Credit, Child Tax Credit, and Education Credits forms. Additional charges for all other forms. Preparation of Rental Property, (Schedule E) is not available.

We have partnered with John Chapman of Alliance Financial Services for the last eight years to bring you this service. Adding that "personal touch" makes this process much easier for our members.

For an appointment or information, call John Chapman, 361-510-0984. Information will be available at all NavyArmy branches.

IMPORTANT Notice to Members - If you hire an outside accounting firm to prepare your tax return, be sure to instruct the preparer to use our routing number for the ACH transaction (direct deposit). NavyArmy's routing number is 314978543.

NAVYARMY GIVES BACK TO MEMBERS - \$2 MILLION

The rate environment over the past few years has been challenging, and the NavyArmy Board of Directors realizes this has affected your returns. We appreciate your continued trust and support. Therefore, in the true spirit of a not-for-profit financial cooperative, the Board has declared a bonus dividend of approximately \$2 million to qualifying members!

Bonus dividends are above and beyond NavyArmy's cost of doing business, which has been particularly expensive lately due to the heavy regulatory burden borne by all financial institutions. Bonus dividends are not part of our normal dividend process and are not guaranteed. The NavyArmy goal is to provide great benefits all year long in the form of higher deposit rates of return, lower loan interest rates, and lower fee (and even free) products and services and to provide support to the communities that we serve.

We thank you, the member, for your patronage and support to this financial co-operative, and we hope that you have a wonderful holiday season.

~NavyArmy Community Credit Union Board of Directors

NEED TAX CREDIT? IRA IS THE ANSWER!

Earn tax benefits when you contribute to your IRA before April 15, 2016. Contact any Member Service Representative via phone or in person for rates and more information, 361-986-4500 or 800-622-3631.

AUTO LOANS ARE OUR BUSINESS!

Go straight to the dealer or any branch. Pick out a car. Tell them that you have a NavyArmy account. Done. We provide financing for just about every type of transportation you could ever need on new and used vehicles, boats, recreational vehicles, campers, and motorcycles.

- 100% financing available
- Simple application process
- Financing with NavyArmy is available at many South Texas Dealers
- Guaranteed Auto Protection (GAP) can be purchased for your vehicle
- Vehicle service agreement (extended warranty) available for purchase
- Credit Union endorsed products especially selected for YOU for GAP, VSA, and Credit Disability and Credit Life Insurance

BUSINESS ACCOUNTS ARE BETTER!

NavyArmy Business Account Services include 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. We have taken all of our products and services and tailored them to meet your small business needs!

intuit.

TurboTax 

The smarter way to your biggest refund - TurboTax.

NavyArmy Community Credit Union has teamed with the Love My Credit Union Rewards TurboTax program to offer our members savings of up to \$15 on TurboTax federal products. This year, file your taxes the smarter way, and get your biggest possible refund - guaranteed.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Plus, you can save up to \$15 on TurboTax federal products.



The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved over \$1.4 billion with exclusive offers from these great partners:

-  Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
-  Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal
-  Save up to \$200 on new DIRECTV service with monthly bill credits and a \$140 gift card
-  Receive a \$100 gift card and smoke communicator with new a ADT monitored home security system
-  Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

BANKING YOUR WAY

MOBILE



ONLINE

NAVYARMYCCU.COM



IN-PERSON

BRANCHES & ATMs THROUGHOUT

SOUTH TEXAS

361-986-4500 | 800-622-3631

NavyArmy
COMMUNITY CREDIT UNION

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:
Navy Army 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 11/30/15

assets \$2,347,668,194

loans \$1,890,111,372

shares \$2,091,969,121

members **141,605** and growing!

Current Loan Rates as of 12.1.15

SECURED

Terms (months)	APR%
0-75	2.99† - 16.50
76-144	5.90 - 18.25

† No discounts Apply: 75 Month Maximum Term

SIGNATURE / LINE OF CREDIT

Terms (Months)	APR%
0-48	10.25 - 17.75

Note: APR (FIXED Annual Percentage Rate) is determined by the member's credit history and relationship with NavyArmy. ** Discounted for applying online. www.navyarmyccu.com

REAL ESTATE LOAN RATES

Homestead Purchase/Refinance		
Terms	Rate %	APR%
15 year	3.25 - 4.25%	3.46 - 4.46%
30 year	4.00 - 5.00%	4.15 - 5.14%

First Lien Texas Home Equity		
10 year	4.00 - 4.25%	4.30 - 4.55%
15 year	4.00 - 4.25%	4.30 - 4.55%

Second Lien Texas Home Equity		
10 year	5.00 - 5.25%	5.30 - 5.55%
15 year	5.25 - 5.25%	5.30 - 5.55%

- 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 contact the Real Estate Center for more pricing details. Other restrictions may apply.
- Origination Fee = 1.0% of Loan Amount on Non-Jumbo loans
- Jumbo Loan [Loan Amounts > \$417,000], add 1.0% to the rate
- NavyArmy CCU 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.
- Rates subject to change without notice.

BOARD OF DIRECTORS

- 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

MANAGEMENT

- 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

HOLIDAY CLOSINGS

- Friday Jan. 1 - New Year's Day
- Monday Jan. 18 - Martin Luther King Jr. Day
- Monday Feb. 15 - President's Day