

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

SPRING > 2016

navyarmyccu.com

AUTO
LOANS

AUTO
LOANS

AUTO
LOANS

AUTO
LOANS

AUTO
LOANS



**RATE SALE
IS HERE!**

AUTO LOANS AS LOW AS
2.99%
FIXED APR*
FROM 4.49% APR*

**GO TO YOUR NEAREST
BRANCH OR DEALERSHIP!**



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

- 100% financing available
- Simple application process
- Financing 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 a vehicle service agreement (extended warranty)
- Credit Union endorsed products, deals which are financed through the credit union at a branch, online or over-the-phone, are specially selected for you, such as GAP, VSA and Credit Disability and Credit Life Insurance. (Dealerships offer their own products not endorsed by NavyArmy.)

NOTE:

We provide financing for just about every type of transportation you could ever need from new and used vehicles to boats, recreational vehicles, campers, and motorcycles.

INSIDE THIS ISSUE:

- > HOME LOANS
- > LOCATIONS
- > BRANCH FACELIFTS
- > BUSINESS ACCOUNTS
- > IMPORTANT NOTICE
- > LETTER FROM OUR AUDITORS

* APR = Annual Percentage Rate



let's do

A LOAN

together

**OVER THE YEARS,
WE'VE HELPED THOUSANDS OF
SOUTH TEXAS FAMILIES.**

For more information, call our Real Estate Department at 361.986.4500 or 800.622.3631 (press 3) or go to www.navyarmyccu.com; click on loans; then real estate loans to complete application.



NEED A HOME LOAN?
we'll get you moving!

If you are in the market for a real estate loan, **START HERE!** We will put you in your dream house or refinance your existing real estate loan. We know that buying a home can be overwhelming. That's why we've uncomplicated the real estate loan process through the reduction or elimination of fees and unnecessary documents.

1

We don't escrow for tax or insurance payments*

2

We don't require private mortgage insurance

3

We don't sell your loan to secondary markets.

*New loans determined to be in flood zone are required to have escrow.

PLEASE VISIT US AT ANY OF THESE NAVYARMY LOCATIONS

CORPUS CHRISTI 2814 Rodd Field Rd • 6202 Kostoryz • 9552 S.P.I.D @ Flour Bluff Dr.

CALLEN 3801 FM 1889

PORTLAND 285 Buddy Ganem

ROCKPORT 2207 Highway 35 N. (Available Every Tuesday)

RIO GRANDE VALLEY

MISSION 408 N Shary Rd. (Available Monday & Thursday)

MCALLEN 4015 N 10th St. (Available Tuesday, Wednesday & Friday)

BROWNSVILLE 2100 FM 802 #2055 (Available Tuesday & Thursday)

EDINBURG 3010 S. McColl Rd. (Available Monday, Wednesday & Friday)



COMING SOON TO A BRANCH NEAR YOU!

THREE OF OUR BRANCHES ARE GETTING A FACELIFT!

Designed with the member's comfort in mind, all branches are reviewed annually for efficiency and member needs.

5725 SPOHN DRIVE BRANCH

Expanded Lobby

9552 SPID/FLOUR BLUFF BRANCH

New night drop at front of the building for Business account holders to make deposits easily

285 BUDDY GANEM/PORTLAND BRANCH

Expanding Parking Lot

BUSINESS ACCOUNT specialists

ARE NOW IN THE BRANCHES!

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!

LOVE YOUR SAVINGS!

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

♥ NavyArmy is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

♥ 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 \$15 on TurboTax Federal tax products

♥ Save on services for your home from ADT, DIRECTV, Allied, and more

♥ 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.



*Based on individual roadside assistance plan

IMPORTANT

WILL YOUR REPRESENTATIVE SUPPORT CREDIT UNIONS?

Credit unions are not-for-profit co-operatives owned by their members. As a member, you are an owner of NavyArmy. It is important that you select a candidate that has expressed their support for credit unions and the credit union movement. There are three main issues in Congress that could affect credit unions: Data Breaches, Tax Exemption Status, and Regulations.

Visit www.middleclass2016.com to view which representatives support credit unions.

LETTER FROM OUR AUDITORS

NavyArmy's audit firm, Clifton, Larson, Allen, is performing our annual account verification process. You may receive a letter from them regarding your account. Please know that this is not a "scam" and follow instructions as listed. We know our members are concerned about privacy, and the potential for identity theft. If you doubt the authenticity of this letter, you may contact NavyArmy at 361-986-4500 or 800-622-3631.

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

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
361-986-4500 / 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 02/29/16

assets \$2,393,094,447

loans \$1,918,369,652

shares \$2,131,513,556

members 143,401 and growing!

Current Loan Rates as of 4.1.16

AUTO

Terms (months)	APR%*
0-75	2.99† - 16.50%
76-144	5.90 - 18.00%

† No discounts Apply: 75 Month Maximum Term

PERSONAL

Terms (Months)	APR%
0-48	8.50 - 17.50%

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

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%

Second Lien Texas Home Equity

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

- 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 H. 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 Woitas Director
Linda Anderson Advisory Director
Sandra Alvarez Advisory Director
Gerald G. Villarreal 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
Robert Oberg Chief Risk Officer

HOLIDAY CLOSINGS

Monday
May 30 – Memorial Day
Monday
Jul. 4 – Independence Day