

THE QUARTERLY

NEWS AND INFORMATION FOR MEMBERS OF NAVYARMY COMMUNITY CREDIT UNION

SUMMER > 2017

navyarmyccu.com



Introduce your friends to NavyArmy.

In August & September 2017,
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 9-30-17.



IT'S THE *perfect* MATCH
▶▶▶▶▶▶▶▶▶▶

HOME LOAN ENHANCEMENTS NOW AVAILABLE

As a member-owned financial institution we are continually looking for ways to improve the services we provide each of our members. Recently, we partnered with Dovenmuehle Mortgage, Inc. (DMI) to offer additional mortgage services through the online Home Loan Service Center. You can view loan activity, make a one-time or recurring payment, or get payment assistance via phone or the virtual assistant.

It's simple.

- 1 You will need your 10-digit loan number before you start.
NOTE: This is your new home loan account number. If you need your new home loan number, you can call 866-840-4152.
- 2 Go to navyarmyccu.com/home-loan-service-center and click on the "LOG INTO HOME LOAN CENTER" button.
- 3 If this is your first time using our Home Loan Servicing Center, click on "Registration."
- 4 After you have registered the first time, you will not need to again...just put in your username and password.

BOARD OF DIRECTORS: CALL FOR NOMINATIONS

Are you interested in serving on NavyArmy's Board of Directors? There are two ways to have your name placed on the ballot at the Annual Meeting on Tuesday, February 13, 2018. You can apply to the Nominating Committee (August 1-31, 2017) for consideration or go through the Petition Process. You will find out all you need to know by going to www.navyarmyccu.com/board-election

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: 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

assets \$2,595,122,495

loans \$2,238,454,941

shares \$2,316,321,745

members 154,542 and growing!

CURRENT LOAN RATES as of 7.1.17
AUTO LOANS

Terms (months) APR%*
0-75 3.25** - 17.50

PERSONAL LOANS

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 NavyArmy.
** No Discounts Apply / 75 Month Maximum Term

REAL ESTATE LOAN RATES

Homestead Purchase/Refinance

| Terms | Rate % | APR% |
|---------|--------------|--------------|
| 15 year | 3.25 – 4.50% | 3.42 – 4.68% |
| 30 year | 4.25 – 5.25% | 4.35 – 5.36% |

First Lien Texas Home Equity/Home Improvement

| | | |
|---------|--------------|--------------|
| 10 year | 3.75 – 4.25% | 4.02 – 4.51% |
| 15 year | 4.00 – 4.50% | 4.18 – 4.68% |
| 30 year | 4.75 – 5.25% | 4.86 – 5.36% |

Second Lien Texas Home Equity/Home Improvement

| | | |
|---------|--------------|--------------|
| 10 year | 4.75 – 5.25% | 5.03 – 5.51% |
| 15 year | 5.00 – 5.50% | 5.18 – 5.69% |

Lots / Land

| | | |
|---------|--------------|--------------|
| 10 year | 5.00 – 5.50% | 5.25 – 5.76% |
|---------|--------------|--------------|

Construction-Interim

| | | |
|----------|--------------|--------------|
| 12 month | 4.50 – 4.75% | 4.84 – 5.09% |
|----------|--------------|--------------|

- 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 | MANAGEMENT | HOLIDAY CLOSINGS |
|--|---|---|
| Pedro Rivera, Jr. - Chairman Sylvia Martinez - Vice Chair Bryan Stone - Secretary Bob Westrup - Treasurer Linda Anderson - Director John Chapman - Director Theresa "Tess" Gonzales - Director Thelma Garza Mandel - Director Gerald Villarreal - Director Mike Conwill - Advisory Director | Gerry Morrow - President/CEO Dana Sisk - EVP/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 | Independence Day Tuesday, July 4 Labor Day Monday, Sept. 4 |