

# J.D. POWER

## Navy Federal Credit Union achieves the highest overall satisfaction score in the J.D. Power 2025 U.S. Mortgage Servicer Satisfaction Study<sup>SM</sup>

Navy Federal achieves the highest score in all six study dimensions for the third year in a row<sup>^</sup>.

Navy Federal Credit Union remains committed to member satisfaction as they once again achieve the highest Overall Satisfaction Score (OSAT)<sup>^</sup>, along with the highest scores across all study dimensions. Earning an OSAT score 174 points above the industry average reflects the unwavering dedication of the Navy Federal team to satisfying borrowers and delivering a positive servicing experience, despite challenging and uncertain market conditions.

The U.S. Mortgage Servicer Satisfaction Study<sup>SM</sup> measures customer satisfaction with the mortgage servicing experience in six dimensions (in order of importance): level of trust; makes it easy to do business with; keeps me informed and educated; people; resolving problems or questions; and digital channels. The study is based on responses from 15,912 customers who have been with their current mortgage loan servicer for at least one year. The study was fielded from May 2024 through May 2025.

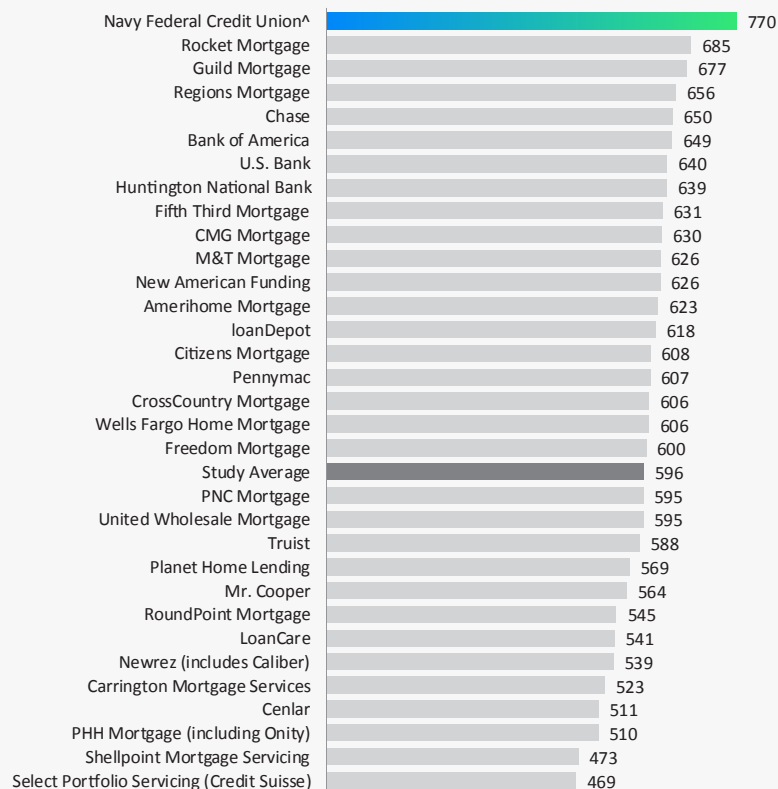
At Navy Federal, our members are the mission. We focus on making the mortgage servicing process unique and simple. We provide self-service tools but never forget that sometimes our members just need to talk to someone. We show up for them where they are. We are committed to providing an exceptional mortgage servicing experience to members of the military, veterans and their families.”

- **Kathy Keller**, Senior Vice President, Real Estate Lending Servicing and Support



### 2025 U.S. Mortgage Servicer Satisfaction Study<sup>SM</sup>

Overall Satisfaction Index (Satisfaction scores on a 1,000-point scale)



<sup>^</sup>Brand is not rank eligible because it does not meet study award criteria. Source: J.D. Power 2025 U.S. Mortgage Servicer Satisfaction Study<sup>SM</sup>

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<sup>^</sup>Navy Federal Credit Union is a financial services issuer that primarily serves U.S. military members, veterans and their families, and therefore is not ranked in the study or award eligible.

Navy Federal Consistently Satisfies Mortgage Servicing Members Across Key Study Dimensions

Navy Federal Dimension Score Highlights

FACTOR	DIMENSION	VS. INDUSTRY AVERAGE
Resolving problems or questions	790	603
Digital Channels	757	607
People	781	606
Trust	800	600
Easy to do business with	764	607
Keeps me informed and educated	726	565



To measure customer satisfaction, J.D. Power studies the performance of more than 31 of the largest mortgage servicers by using a comprehensive index model. The analysis yields a benchmark of excellence for each of the core study dimensions. In 2025, Navy Federal Credit Union earns the highest score across all critical-to-customer experience dimensions^, including:

**Resolving Problems** - How well a mortgage servicer handles problems when they arise has a strong impact on the customer experience. Navy Federal earns a Resolving Problems dimension score of 790, which exceeds the industry average by 187 points.

**Digital Channels** - As the industry continues to face challenges with digital engagement, Navy Federal exceeds member expectations with a dimension score of 757 surpassing the industry average by 150 points.

**People** – Employees who interact with borrowers play an important role in driving satisfaction and building client relationships. Navy Federal earned a dimension score of 781, which exceeds the industry average by 175 points. This performance illustrates the unwavering commitment of Navy Federal staff to satisfying members.

**Trust** - Customers want a mortgage servicer they can rely on. With a dimension score of 800, 200 points above the industry average, Navy Federal clearly demonstrates the level of trust it has built with its members.

**Easy to do Business With** – Today’s customers expect providers to make it easy to do business with them and mortgage servicing customers are no exception. Navy Federal rises to the occasion by achieving a dimension score of 764, which is 157 points higher than industry average.

**Keeps Me Informed and Educated** – Members report high satisfaction with how Navy Federal works to keep them informed and educated in the process of servicing their mortgage loan. This commitment earns Navy Federal a dimension score of 726 outperforming the mortgage servicer industry average by 161 points.

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