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Navy Federal Credit Union achieves the highest overall satisfaction score in the JD Power 2026 U.S. Mortgage Servicer Satisfaction Study℠

Navy Federal achieves the highest score in all six study dimensions for the fourth year in a row^

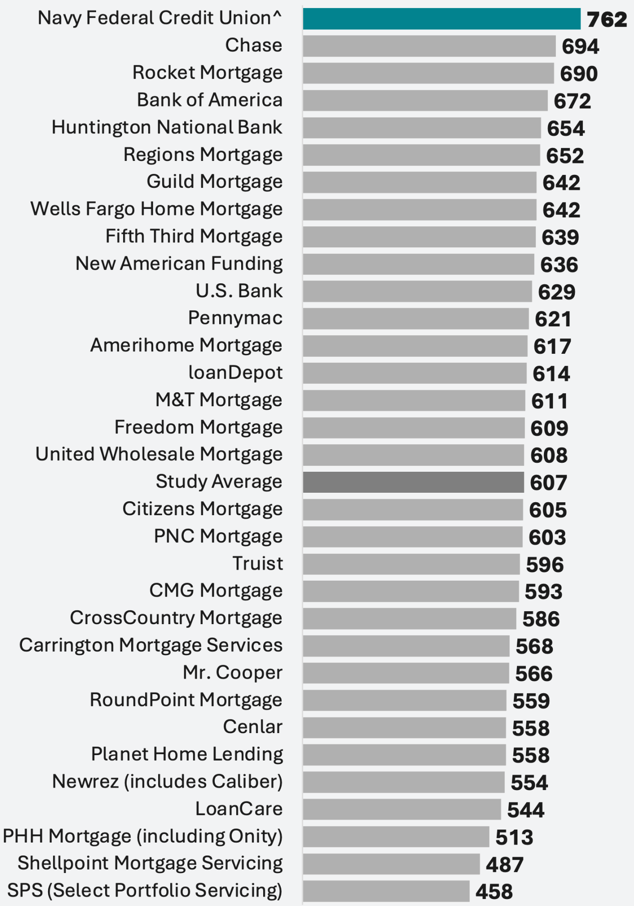
Navy Federal Credit Union continues to demonstrate its commitment to member satisfaction, earning the highest Overall Satisfaction Score (OSAT)^ for another consecutive year, as well as the top scores across all study dimensions. With an OSAT score that exceeds the study average by 155 points, Navy Federal Credit Union's results reflect the team's steadfast dedication to meeting borrowers' needs and delivering an exceptional service experience, even amid challenging and uncertain market conditions.

The U.S. Mortgage Servicer Satisfaction Study℠ 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 14,118 customers who have been with their current mortgage loan servicer for at least one year. The study was fielded from May 2025 through May 2026.

> At Navy Federal, our members are the mission. We are committed to delivering an exceptional mortgage servicing experience for military members, veterans, and their families. What sets us apart is the long-term relationship we build with the members whose loans we service. That commitment guides us to keep our processes simple and interactions personalized. While we offer self-service tools, we never lose sight of the moments when members need to speak with someone directly and we meet them where they are."
>
> – **Kathy Keller**,
> Senior Vice President, Real Estate Lending Service and Support

JD Power 2026 U.S. Mortgage Servicer Satisfaction Study℠

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



Source: JD Power 2026 U.S. Commercial Member Health Plan Study℠

^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.

For more information about the JD Power 2026 U.S. Mortgage Servicer Satisfaction Study, visit:
jdpower.com/business/mortgage-servicer-satisfaction-study

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Navy Federal Consistently Satisfies Mortgage Servicing Members Across Key Study Dimensions

Navy Federal Credit Union dimension score highlights:

	NAVY FEDERAL CREDIT UNION	VS.	STUDY AVERAGE
Level of Trust	795		612
Resolving problems or questions	787		612
People	775		614
Ease of doing business with	753		618
Digital channels	738		621
Keeps me informed and educated	718		577

To measure customer satisfaction, JD Power measures the performance of 32 of the largest mortgage servicers by using a comprehensive index model. This analysis yields a benchmark of excellence for each of the core study dimensions. In 2026, Navy Federal Credit Union earns the highest score across all critical-to-customer experience dimensions^, including:

Level of Trust
Customers want a mortgage servicer they can depend on, and Navy Federal Credit Union has earned that confidence. With a Level of Trust score of 795, ranking highest among all companies, and 183 points above the study average, Navy Federal demonstrates the strong trust it has built with its members.

Resolving Problems
Effective problem resolution is a key driver of customer experience. Navy Federal Credit Union excels in this area, achieving a Resolving Problems score of 787, which is 175 points above the study average. Among the 32 mortgage servicers included in the study, Navy Federal Credit Union's study-leading performance highlights its ability to effectively address member concerns and deliver a superior servicing experience when issues arise.

People
Employees play a critical role in shaping satisfaction and strengthening member relationships. Navy Federal Credit Union earned a People score of 775, outperforming the study average by 161 points and reflecting the dedication of its staff to delivering exceptional member support. Navy Federal Credit Union's top-ranking performance underscores the positive impact its employees have on the overall member experience.

Makes It Easy to Do Business With
Customers increasingly expect seamless and convenient interactions with their service providers. Navy Federal Credit Union delivers on these expectations, earning a Makes It Easy to Do Business With score of 753, 135 points higher than the study average. This top-tier performance demonstrates Navy Federal Credit Union's success in creating a simple, efficient servicing experience that stands out among mortgage servicers in the study.

Digital Channels
As digital engagement continues to be an important aspect of the servicing experience, Navy Federal Credit Union stands out with a Digital Channels score of 738, exceeding the study average by 117 points and demonstrating its ability to meet member needs through effective digital solutions. Among the 32 mortgage servicers included in the study, Navy Federal's performance highlights its ability to deliver a digital experience that exceeds member expectations.

Keeps Me Informed and Educated
Keeping members informed and educated throughout the mortgage servicing journey is an important contributor to satisfaction. Navy Federal Credit Union performs exceptionally well in this area, earning a Keeps Me Informed and Educated score of 718, which is 141 points above the study average, reflecting its commitment to providing clear communication and valuable guidance to members. This study-leading result demonstrates Navy Federal Credit Union's effectiveness in helping members stay informed and confident throughout the life of their mortgage.

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