

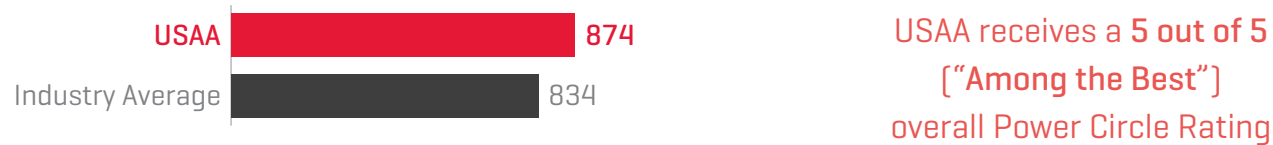
Special Power Report USAA

USAA Achieves Highest Overall Score in 2016 Primary Mortgage Origination Study

USAA's score represents an industry-leading 70-point improvement from the 2015 study

According to the *J.D. Power 2016 U.S. Primary Mortgage Origination Satisfaction Study*,SM USAA achieves the highest overall score*—874 vs. 834 industry average [on a 1,000-point scale]. USAA's score represents an industry-leading 70-point improvement from the 2015 study, outpacing the 41-point industry increase. Additionally, USAA outperforms the industry average in all six study factors, including Application/Approval Process, Interaction, Loan Closing, Loan Offerings, Onboarding, and Problem Resolution factors.

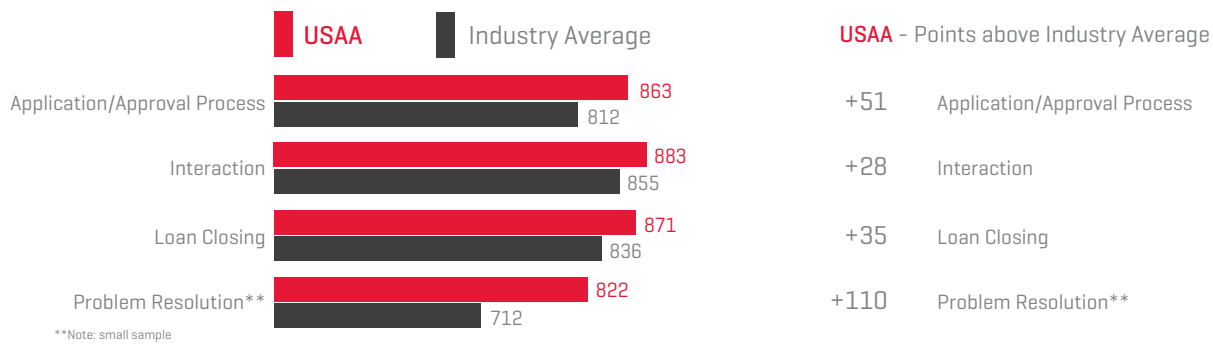
OVERALL SATISFACTION RANKING: USAA vs. MORTGAGE INDUSTRY AVERAGE



Source: J.D. Power 2016 U.S. Primary Mortgage Origination Satisfaction StudySM

USAA Excels in the Application/Approval Process

FACTOR RANKINGS: USAA vs. MORTGAGE INDUSTRY AVERAGES



Source: J.D. Power 2016 U.S. Primary Mortgage Origination Satisfaction StudySM

USAA Improves by 70 Points in 2016

	Index Score	Change from 2015
Overall Satisfaction	874	+70
Application/Approval Process	863	+89
Interaction	883	+56
Loan Closing	871	+76
Problem Resolution**	822	+118

**Note: small sample

Source: J.D. Power 2016 U.S. Primary Mortgage Origination Satisfaction StudySM

About the Study: The 2016 U.S. Primary Mortgage Origination Satisfaction Study measures customer satisfaction with the mortgage origination experience in six factors (listed alphabetically): Application/Approval Process; Interaction; Loan Closing; Loan Offerings; Onboarding; and Problem Resolution. Satisfaction is calculated on a 1,000-point scale. The study, which is based on responses from 5,182 customers who originated a new mortgage or refinanced within the past 12 months, was fielded in July–August 2016.

For more information: <http://www.jdpower.com/uspmo>

*USAA is an insurance provider open only to U.S. military personnel and their families and therefore is not rank-eligible in the study.