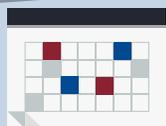




# FINANCIAL EDGE



## UPCOMING EVENTS

**October 16<sup>th</sup>, 2018** - Tue.  
**SRTIS Social Security Workshop**  
6PM – 7PM

Shell FCU, Deer Park  
301 E 13<sup>th</sup> St  
Deer Park, TX 77536  
— OR —

**October 17<sup>th</sup>, 2018** - Wed.  
6PM – 7PM

Shell FCU, Pearland  
11391 Monroe Rd  
Houston, TX 77075

Join us for this workshop to learn how to evaluate the possible routes you can take to manage Social Security benefits. Enjoy a chance to win door prizes. Limited seating available. RSVP online at [www.ShellFCU.org](http://www.ShellFCU.org).

**October 18<sup>th</sup>, 2018** - Th.  
**International Credit Union Day**  
9AM – 5PM

All Shell FCU Locations

See article on this page for more details.

**November 1<sup>st</sup> — 30<sup>th</sup>, 2018**

**Cell Phones For Soldiers**

All Shell FCU Locations

During the month of November the FCU Team will be hosting their annual Cell Phones For Soldiers phone drive at all ten Shell FCU locations. Cell Phones For Soldiers is a nonprofit organization that collects gently used cell phones, tablets and accessories to be recycled into calling cards for active military members overseas to call home for the holidays. Stop by your nearest Shell FCU branch to make a donation throughout November.

**December 14<sup>th</sup>, 2018** - Fri.

**Community Blood Drive**

1PM – 5PM

Shell FCU, Deer Park

301 E 13<sup>th</sup> St

Deer Park, TX 77536

Give the Gift of Life! Join the FCU Team and Gulf Coast Regional Blood Center at our Community Blood Drive. Appointments are available in 15 minute increments. Event is free and open to the public. Sign up for your appointment today by emailing [volunteer@ShellFCU.org](mailto:volunteer@ShellFCU.org).

**December 20<sup>th</sup> & 21<sup>st</sup>, 2018** – Th. & Fri.

**Christmas Open House**

9AM – 5PM

All Shell FCU Locations

See article on page two for more details.

## WINTER WONDER LOANS



# Win \$1,000!

Enter to win when you finance/refinance your Mortgage or Home Equity Loan in October, November or December!

Mortgage loan approvals are based on underwriting criteria and this promotion is not a commitment to lend. Shell FCU does not offer manufactured home loans, condo loans or construction loans. Existing Shell Federal Credit Union loans are not eligible for refinance. Most Home Equities have no fees or out-of-pocket expenses, but see a Loan Officer for details on your specific loan. Financing not to exceed 80% Loan to Value (LTV) less any existing liens or loans. Allow a minimum of two weeks for Home Equity loan processing. Consult your tax adviser about the deductibility of interest. By law, Home Equity loans are only available on primary residences and only one Home Equity loan can be financed per 12-month period. This offer cannot be combined with any other offer and Shell Federal Credit Union reserves the right to discontinue promotions without notice at any time for any reason. Mortgages and Home Equity Loans closed October 1st through December 31st, 2018 will be entered to win one of three \$1000 prizes. Shell FCU will conduct a drawing of all the qualified entries by January 10, 2019 and contact the winners by phone. Members must be in good standing at the time of the drawing to qualify and employees are not eligible to participate. A 1099 will be issued to the winner in January 2020. No Purchase Necessary. Anyone can enter the drawings by sending a 3x5 postcard by December 31, 2018 with their name, address and phone number to: Shell FCU – Winter Wonder Loans, P.O. Box 578, Deer Park, TX 77536. One postcard per individual and odds of winning are based on number of entries.



## DECEMBER SKIP-A-PAY

If you currently have a loan with Shell FCU and meet the qualifying criteria\*, your loan payments will automatically be skipped for the month of December! Check your MasterCard statement to see if you qualify to skip your December MasterCard Credit Card payment too.

If you wish to not have your loan(s) skipped, please visit [www.ShellFCU.org](http://www.ShellFCU.org) to complete the “opt out” form electronically or visit any Shell FCU branch.

\*Shell FCU offers a Skip-A-Pay program during the months of July and December. To qualify, your first payment must be processed prior to the Skip-A-Pay month, you must be in good standing with the credit union and you must be current on any Shell FCU loan(s) in which you are a signer. By participating in the Skip-A-Pay program, you request that your loan payment be deferred. You agree and understand that: the payment deferral will extend the term(s) of the loan(s); 2) interest will continue to accrue on the principal balance at the interest rate provided in the original loan agreement; 3) deferring payment will result in additional interest than if the payment was processed as originally scheduled. If applicable, refer to your GAP (Guaranteed Auto Protection) policy for further restrictions. Shell FCU reserves the right to discontinue this program at any time without notice. Certain loans are ineligible to participate or may require signature to be skipped. Check with a Shell FCU representative to see if your loan qualifies. If you do not wish to have your loan(s) skipped please visit your nearest branch for assistance or visit [www.shellfcu.org](http://www.shellfcu.org) to complete the Skip-A-Pay Opt Out form located in the Tools & Resources section. Your request to opt out must be received by the last day of the month in which Skip-A-Pay is offered.

## INTERNATIONAL CREDIT UNION DAY



Credit union members around the world will celebrate International Credit Union Day on **October 18<sup>th</sup>**. It is a day to honor those who have dedicated their lives to the credit union movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

We invite you to visit any Shell FCU branch to receive a free gift. If you have family and friends interested in the benefits of a credit union, bring them by any of our locations. We would be happy to tell them all the ways Shell FCU helps our members.

## NEED HELP PAYING FOR COLLEGE?

Apply for a John Garrison Scholarship!

To be eligible you must:

- be a graduating H.S. senior in 2019
- plan to attend an accredited two- or four-year college, university, or vocation-technical school in the U.S.
- have a Shell FCU savings account in your name with at least a minimum \$5 balance

On October 1<sup>st</sup>, 2018, the scholarship application and instructions will be available to download from the iLife powered by Shell FCU website at [www.SFCUiLife.org](http://www.SFCUiLife.org). Deadline to apply is January 12<sup>th</sup>, 2019.

Application, official transcript and essay must be completed to be eligible. Recipients will be selected by the Scholarship Committee and notified in February 2019.

SAVE THE DATE FOR... 

*Christmas Open House!*

Join Shell FCU as we celebrate the Holiday Season and thank you for your business. Cookies, beverages, 2019 calendars, and gift card drawings for kids 12 and under will be available in all Shell FCU lobbies, while supplies last.

PLUS, Santa will be at the Deer Park Branch from 9AM to 5PM, both days, to visit and provide a special treat to good little boys and girls. Be sure to bring your camera!

*\*Santa will be out (to lunch) feeding his reindeer from 12PM to 1PM each day.\**

**When:**  
December 20<sup>th</sup> & 21<sup>st</sup>  
9AM – 5PM

**Where:**  
All Shell FCU Branches  
*\*Santa will only be at the Deer Park Branch\**

**MONEY MARKET ACCOUNTS**

A **Money Market** Account is an interest-bearing account that pays a higher interest rate than a Savings Account and provides the account holder with access to funds with limited withdrawals.

- No monthly service fee
- No minimum balance
- Unlimited deposits
- Minimum opening deposit of \$2,500

ACCOUNT BALANCE	APY*
\$2,500 - \$9,999	1.00%
\$10,000 - \$24,999	1.05%
\$25,000 - \$49,999	1.10%
\$50,000 - OVER	1.15%



\*APY denotes Annual Percentage Yield. The APY rates and terms and conditions are subject to change. A minimum opening deposit of \$2,500 is required to open a Money Market Account. For more information on minimum deposit requirements and minimum balance requirements to earn the advertised APY, please refer to Shell FCU's Truth-in-Savings Disclosure for details.

**eCHECKING ACCOUNT**

As part of our GREEN initiatives, Shell FCU offers an eChecking Account.

**What are some of the benefits of an eChecking Account?**

- Free MasterCard Debit Card
- No Monthly Service Charge
- No Minimum Balance Requirement
- Free Overdraft Protection Available
- Free ATM Access to Allpoint ATM Networks & ATMs located at Shell FCU branches
- Free Bill Pay
- Free Online and Mobile Banking
- Free Phone Banking
- Free eStatements
- Free Temporary Checks

**There are four easy qualifications each month:**

1. Have at least 20 debit card purchases post and settle
2. Have at least 1 automatic payment (ACH) or direct deposit transaction post and settle
3. Be enrolled and receive an eStatement
4. Log in to Online Banking or Mobile Banking at least once

**Each month you meet the qualifications:**

1. Your ATM fees are reimbursed
2. You earn 2.20% APY on balances between one penny and \$20,000  
- On balances over \$20,000 you receive 0.10% APY

Available to personal accounts only. No monthly service charge. If qualifications are not satisfied during a cycle: you will earn 0.05% APY on your free checking balance and ATM fees will not be reimbursed. No minimum balance required.

**Shell Retirement, Trust & Investment Services**  
Your Wealth Management Resource

**Services Provided:**

- Mutual Funds
- Retirement Planning
- Education Planning
- 401(k) / Pension Rollovers\*
- Life Insurance
- Trust Services
- Wealth Management

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. Trust Services are provided through MEMBERS Trust Company, a Federal Thrift regulated by the Office of the Comptroller of the Currency. CBSI and MTC are under contract with the financial institution to make securities and trust services, respectively, available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

\*Prior to requesting a rollover from your employer-sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA.  
AdTrax FR-1874074.1-0817-0919



**HOLIDAY CLOSINGS**

Monday, October 8<sup>th</sup>, 2018  
**Columbus Day**

Thursday, November 22<sup>nd</sup>, 2018 &  
Friday, November 23<sup>rd</sup>, 2018  
**Thanksgiving Holiday**

Tuesday, December 25<sup>th</sup>, 2018  
**Christmas Holiday**

Tuesday, January 1<sup>st</sup>, 2019  
**New Year's Holiday**



**NEW MOBILE APP  
FEATURE: eBILLS**

You are now able to pay eBills (electronic bills) through the Shell FCU Mobile App! After Bill Pay is set up through our Online Banking portal, you will see your eBill in the summary screen when logging into the App and under the Bill Pay tab of your App. Once your eBill is presented, you decide how and when you pay it. It's an easy way to track and pay your bills. For more information about eBills, Bill Pay or the Shell FCU Mobile App, visit [www.ShellFCU.org](http://www.ShellFCU.org).



**SHELL FCU CAREER  
OPPORTUNITIES**

We are searching for friendly and outgoing individuals who are committed to great member service and who can exhibit our Service Distinctions and Shell FCU Employee Creed.

Visit [www.ShellFCU.org](http://www.ShellFCU.org) to apply for our current open positions.

Shell Federal Credit Union is an equal opportunity and an affirmative action employer and committed to providing equal opportunity for all employees and applicants for employment, without regard to race, religion, color, sex, sexual orientation, gender identity, national origin, age, citizenship status, marital status, protected veteran status, mental and/or physical disability, pregnancy, or any basis prohibited by State or Federal law.



**MEMBER DISCOUNTS**

Remember to visit [www.ShellFCU.org](http://www.ShellFCU.org) (Click on Benefits, located at the top of the homepage and then select Ticket Discounts) for member discounts. Enjoy discounted tickets from the following local attractions:

**Six Flags Fiesta Texas, Schlitterbahn, Wet 'n' Wild Splashtown, Typhoon Texas, Houston Museum of Natural Science, and the Houston Astros**

