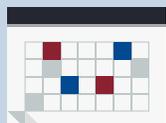




FINANCIAL EDGE



UPCOMING EVENTS

July 1 — 31, 2018

Supplies For Students
All Shell FCU Locations

School supplies and monetary donations will be collected throughout the month of July at all ten Shell FCU locations. The elementary schools who partnered with the FCU Team during the April Food Drive will be the recipients of the collected supplies. Visit any of our branches throughout the month of July to make a donation.

July 17, 2018 - Tuesday
SRTIS Return to Conservative Investing Workshop
6PM – 7PM

Shell FCU, Katy
23125 Morton Ranch Rd
Katy, TX 77449
— OR —

July 18, 2018 - Wednesday
6PM – 7PM
Shell FCU, Bay Area
1600 West Bay Area Blvd
Houston, TX 77058

Join us for this workshop to learn how conservative investments can help you face today's economic risks. Enjoy a chance to win door prizes. Limited seating available. RSVP online at www.ShellFCU.org.

July 27, 2018 - Friday
Mortgage Lobby Day
1PM – 5PM

Shell FCU, Woodforest
5544 E Sam Houston Pkwy N
Houston, TX 77015

Do you have mortgage questions? Stop by our lobby and visit with a Mortgage Representative to get all the answers!

August 3, 2018 - Friday
Community Blood Drive
1PM – 5PM

Shell FCU, Deer Park
301 E 13th 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.

JULY SKIP-A-PAY



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

If you wish to opt out now or for future Skip-A-Pay programs, please visit our website 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 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.

24/7 CALL CENTER

In order to better serve our members, our call center is now available 24 hours a day, 7 days a week! Any time you call, we have live answers. Emergency? After-hours question? No problem. We're here to help! Call Shell FCU any time at 713-844-1100.



New Phone Menu Options

- Press 1
For Loans
- Press 2
For Member Services
- Press 3
For Employee Directory
- Press 4
For Hours & Locations
- Press 5
For Phone Banking
- Press 8
For Spanish

IMPORTANT LOAN LATE FEE CHANGES

The following is a summary of changes that are being made to your account terms. These changes will take effect on 09/01/2018.

You have the right to reject these changes, unless you become more than 60 days late on your account. If you do reject the changes you will not be able to use your account for new loan transactions. You may reject the changes by calling us at 713-844-1100 or 1-800-388-5542. A late fee is only assessed if your loan payment is not received in the credit union office on or before the 10th day after the scheduled due date.

Revised Terms, as of 9/01/2018	
Late Payment Fee	\$25

MOBILE CHECK DEPOSIT CHANGE

Effective July 1, 2018, all checks deposited using the Shell FCU mobile App must have the endorsement **"For Mobile Deposit Only"** clearly written on the back. To prevent any delays in depositing your checks, please ensure this endorsement is on all items. Checks that are missing this endorsement may be rejected, and the deposited funds removed from the account.

MEMBER REFERRAL PROMOTION

EARN \$20
EACH TIME YOU REFER
A FAMILY OR FRIEND!

JUNE 15
through
AUGUST 15

From June 15 to August 15, you can earn \$20 each time you refer a family member or friend who opens *NEW* Savings and Checking accounts at Shell FCU! The family member or friend you refer will receive a \$5 initial Savings deposit and a \$15 reward in their new Checking account. Plus, you will be entered into a \$250 drawing for all referring members and they will be entered into a \$250 drawing for all new members! For more details, visit our website at www.ShellFCU.org.

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SPOTTING FRAUDULENT INTERACTIONS

At Shell FCU, protecting our members' information is our top priority. When communicating with us through email or by phone, it is important to ensure that you are speaking with a Shell FCU representative.

- 1 When communicating with Shell FCU via email, it is important to note that the representative's email address ends with @ShellFCU.org.
- 2 If at any time you do not trust the person you are communicating with by phone is a Shell FCU representative, hang up and call **713-844-1100**.

If you are ever unsure as to whether you are communicating with a Shell FCU representative, please contact us at **713-844-1100** or visit any of our ten Shell FCU branches for assistance.



Meet Your Financial Advisor!

Jon R. Thompson

With **20 years of experience**, Jon is known for his knowledge and understanding of **College Planning, Retirement Planning Strategies and Retirement Spending Strategies**. Jon listens to the needs of his clients and provides tools assisting with known and unknown risks.

To schedule a no-cost, no obligation appointment with Jon, call **713-844-1159** or email jon.thompson@cunamutual.com

Services Provided:

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

Shell Retirement, Trust & Investment Services
Your Wealth Management Resource

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

Wednesday, July 4th, 2018
Independence Day

Monday, September 3rd, 2018
Labor Day

KATY BRANCH NOW OPEN

Our new Shell FCU Katy Branch is now open at 23125 Morton Ranch Road in Katy, TX 77449. For more details, visit www.ShellFCU.org.

Shell Insurance
AGENCY, LLC



AUTO | HOME | RENTERS | I.D. THEFT | PET

713-844-1111

www.ShellInsuranceAgency.com

Insurance products are not deposits of Shell Federal Credit Union and are not protected by the National Credit Union Administration (NCUA). They are not guaranteed by Shell FCU and may subject risk. Any insurance required as a condition of an extension of credit by Shell FCU need not be purchased from Shell Insurance Agency, LLC and may be purchased from an agent or an insurance company of the member's choice. Shell Insurance Agency, LLC is a subsidiary of Shell FCU. Business conducted with Shell Insurance Agency, LLC is separate and distinct from any business conducted with Shell FCU.



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 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

Summer is upon us! Remember to visit 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



www.ShellFCU.org

713-844-1100

800-388-5542

Federally Insured by NCUA

