

# FINANCIAL *EDGE*



## December Skip-A-Pay Is Back!



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 December! Check your MasterCard statement to see if you qualify to skip your December MasterCard credit card payment, too.

If you wish to opt out for the current or 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: 1) 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. Real estate loans, including mortgage and home equity, are not eligible to be skipped. Certain other 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 Thursday, October 17<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, while supplies last. 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.



## Do You Need Money For College?



Apply for a John Garrison Scholarship!

To be eligible you must:

- be a graduating high school senior in 2020
- 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>, 2019, 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>, 2020.

Application, official transcript and essay must be completed to be eligible. Recipients will be selected by the Scholarship Committee and notified in February 2020.

## Upcoming Events



### October 25<sup>th</sup>, 2019 - Friday

#### **Community Blood Drive**

11 AM - 4 PM

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)

### November 5<sup>th</sup>, 2019 - Tuesday

#### **SRTIS Retirement Income Planning Workshop**

6 PM - 7 PM

Shell FCU - Bay Area

1600 W Bay Area Blvd, Houston, TX 77058

Join us for this workshop to learn retirement income strategies and any risks you may face. Enjoy a chance to win door prizes. Limited seating available.

RSVP online at [www.ShellFCU.org](http://www.ShellFCU.org)

### November 6<sup>th</sup>, 2019 - Wednesday

#### **SRTIS Retirement Income Planning Workshop**

6 PM - 7 PM

Shell FCU - Katy

23125 Morton Ranch Rd, Katy, TX 77449

Join us for this workshop to learn retirement income strategies and any risks you may face. Enjoy a chance to win door prizes. Limited seating available.

RSVP online at [www.ShellFCU.org](http://www.ShellFCU.org)

### December 27<sup>th</sup>, 2019 - Friday

#### **Community Blood Drive**

11 AM - 4 PM

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)

**Stay tuned to our website and Facebook for more upcoming events!**

## Holiday Closings

**Monday, October 14<sup>th</sup>, 2019**  
*Columbus Day*

**Thursday, November 28<sup>th</sup>, 2019 &  
Friday, November 29<sup>th</sup>, 2019**  
*Thanksgiving Holiday*

**Wednesday, December 25<sup>th</sup>, 2019**  
*Christmas Day*

**Wednesday, January 1<sup>st</sup>, 2020**  
*New Year's Holiday*

## Ideal Mortgage Financing

LOW  
**DOWN PAYMENT**  
OPTIONS

NO  
**CLOSING COST**  
PROGRAMS

COMPLETED  
**IN-HOUSE**  
START TO FINISH

LOAN STAYS  
**WITH SHELL FCU,**  
NEVER SOLD

PICK  
**YOUR TERM**  
SOLUTIONS

- PLUS -

**\$500**

*Cash Back*

Your mortgage rate and monthly payment are based on your personal credit history and underwriting criteria. Limit one Shell FCU no closing cost mortgage per property. Shell FCU does not offer manufactured home, condo loans or construction loans. \$500 Cash Back per \$50k+ mortgage loan funded after October 1<sup>st</sup> will be deposited into member's primary savings within 30 days of mortgage funding. Applicable 1099 forms will be issued in January 2020. Existing Shell FCU loans are not eligible for cash back promotion. This offer cannot be combined with any other offer. Shell FCU reserves the right to discontinue promotions without notice at any time for any reason.

## Stay Password Protected

Would you tell a deep, dark secret to a perfect stranger? Or if someone knocked on your door claiming that they wanted to give you a present soon, would you give them a key to your house so they could drop it off later? Probably not, right? Well, every day, thousands of scammers are working to convince you to do just that, but with your online banking username and password.

Many scams today are based on gaining access to your online banking, whether they are claiming to be tech support, a loan company, or someone who just wants to "help" you. Rest assured, no legitimate company or person will EVER need your username and password. Never give out your credentials, no matter the reason they give. And if you have given out your username and password to someone, please call us at **713-844-1100** as soon as possible so we can secure your account and keep your money safe.

Remember, your password is secret, and no one else should ever have it.

## Christmas Open House

Join Shell FCU as we celebrate the Holiday Season and thank you for your business. Cookies, beverages, 2020 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 9 AM to 5 PM on 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 from 12PM to 1PM each day\*

### WHEN

December 19<sup>th</sup> and 20<sup>th</sup>  
9 AM - 5 PM

### WHERE

All Shell FCU Branches

\*Santa will only be at the Deer Park Branch\*

# Shell Insurance

## AGENCY, LLC

### What is Shell Insurance Agency?

Shell Insurance Agency, LLC. (SIA) offers complete lines of insurance products to protect families and businesses. We listen to your insurance needs and provide the service you deserve.

**Auto**  
**Motorcycle**  
**RV**  
**Flood**  
**Boat**

**Home**  
**Renters**  
**Pet**  
**Umbrella**  
**...and more!**

To schedule a no-cost, no obligation meeting,  
**call 713-844-1111**

\* Shell Insurance Agency, LLC (SIA) is a subsidiary of Shell FCU. Membership with Shell FCU is not required to receive a no-obligation quote, nor commit to insurance services with Shell Insurance Agency. Insurance products are not deposits of 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. Business conducted with SIA is separate and distinct from any business conducted with Shell FCU.

**\$250** *Cash Back*

**ON EVERY AUTO LOAN**

**APPLY ONLINE!**

*{ www.ShellFCU.org }*

Your rate will be determined by your credit score and qualifying Shell FCU loan criteria applies for all loans. Existing Shell FCU loans are not eligible for refinance. Special loans, such as title, are not eligible for special promotions. \$250 Cash Back per auto loan will be deposited into member's primary savings within 48 hours after closing and only applies to loans closed at a Shell FCU branch. Applicable 1099 forms will be issued in January 2020. Shell FCU reserves the right to discontinue promotions without notice at any time for any reason.