Credit Cards Under Enhancement

Shell FCU is making exciting enhancements to its credit card program. Including a new credit card link within Online Banking, fresh card designs, the introduction of contactless cards, enriched card benefits and more!

Don’t worry – we will keep you updated each step of the way. Check www.shellfcu.org often for updates, information and announcements. The new program is top-notch, highly competitive and just for you!

Stay cool & refreshed with 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 for the current or future Skip-A-Pay programs, please visit www.ShellFCU.org to complete the “opt out” form electronically or visit any Shell FCU branch.

Real Estate loans are guided by regulatory restrictions, which makes them ineligible for Skip-A-Pay. GAP (Guaranteed Auto Protection) covers up to five SAPs during the life of the loan. Refer to your GAP policy for further restrictions.

*Shell FCU typically offers a Skip-A-Pay (SAP) program during the months of July and December. To qualify, your first payment must be processed prior to the SAP month, an extension must not have been granted in the month prior to the SAP month, you must be in good standing with the credit union and you must not have an SAP on any Shell FCU loans in which you are a signer. By participating in the SAP program, you agree that your loan payment will 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) deferred payment will result in additional interest; and 4) if the payment was processed as originally scheduled, if applicable, refer to your GAP (Guaranteed Auto Protection) policy for further restrictions. GAP covers up to five Skip-A-Pays during the life of the loan. Shell FCU reserves the right to discontinue this program at any time without notice. Real estate loans, including mortgages and home equity, are not eligible to be skipped due to regulatory restrictions. Certain other loans are ineligible to participate or may require option 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 or contact us at www.shellfcu.org to complete the Skip-A-Pay Opt Out form. Your request to opt out must be received by the last day of the month in which SAP is offered.

Make quick and secure in-store purchases with your Shell FCU debit card on your smartphone, tablet or smartwatch with a mobile wallet. There’s no need to use physical cards, checks or cash.

Download the mobile wallet app of your choice on your mobile device. Load your Shell FCU debit card into the app and you’re ready to start shopping – smart and secure!

With a variety of options, you can link your debit card to Apple Pay, Google Pay, Samsung, LG Pay, Fitbit Pay, Garmin Pay, or Visa Checkout.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. LG Pay is a registered trademark of LG Corp. Garmin Pay is a trademark of Garmin Ltd. or its subsidiaries and is registered in one or more countries, including the U.S. Visa and Visa Checkout are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc.

When you open a new checking account with Shell FCU, you can earn $25 by completing the following requirements:

1. Open a new checking account with Shell FCU. Account must be opened by September 30, 2020.
2. Make a deposit of at least $500 within 60 days of account opening.
3. Set up direct deposit within 60 days of account opening.
4. Establish a new checking account with Shell FCU that is not a debit card and is not related to a previous account.
Holiday Closings
Friday & Saturday, July 3rd & 4th, 2020
Independence Day
Monday, September 7th, 2020
Labor Day

Ideal Mortgage Financing

LOW DOWN PAYMENT OPTIONS
LOAN STAYS WITH SHELL FCU, NEVER SOLD

+ PLUS +

500 $CASH BACK
on every mortgage loan

Your mortgage rate and monthly payment is based on your personal credit history and underwriting criteria. Mortgage loans with a minimum of 50% financed will qualify to receive 500 Cash Back. The cash back will be deposited into member’s primary savings within 30 days of mortgage funding. Mortgage loans are the only real estate loan eligible for promotional cash back offer. Applicable 1099 forms will be issued the following January. Shell FCU reserves the right to discontinue promotions without notice at any time for any reason.

401(k) Pension Rollovers*

To schedule a no-cost, no obligation meeting, call 713-844-1155

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 influence. Special loans, such as title, are not eligible for special promotions. 500 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 the following January. Shell FCU reserves the right to discontinue promotions without notice at any time for any reason.

$250 CASH BACK
on every auto loan

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 influence. Special loans, such as title, are not eligible for special promotions. 500 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 the following January. Shell FCU reserves the right to discontinue promotions without notice at any time for any reason.

WITH FLOOD INSURANCE
PROTECT YOUR HOME TODAY

For more information or to request a quote, visit shellinsuranceagency.com
OR

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 requested is a transaction on an extension of credit by Shell FCU and 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. A soft credit inquiry, which does not affect credit score, will be required to provide an insurance quote.

IMPORTANT NOTICE: In accordance with Regulation CC, effective July 1, 2020 Shell FCU will increase same-day funds availability for check deposits from $200 to $225. In addition, extended holds on large check deposits will increase from $5,000 to $5,525. Additional information can be found in our Funds Availability Policy Disclosure on our website.