Looking For Your Dream Home?
$500 CASH BACK on every mortgage loan

Low Down Payment Options
No Closing Cost Programs
Pick Your Term Solutions

Mortgage rates and monthly payments are based on personal credit history and underwriting criteria. Apply for a mortgage loan on or after August 1st, 2021 to receive $500 Cash Back per $50k+ mortgage loan funded. Cash back will be deposited into the member’s primary savings within 30 days of mortgage funding. Mortgage loans are the only real estate loans eligible for promotional cash back offers. Applicable I99 Form will be issued for following January. Adjustable rates are subject to change at any time without notice. The no-closing cost mortgage program includes all non-escrow closing costs, except an owner’s title policy. Limit one Shell FCU no closing cost mortgage per property. Shell FCU does not offer manufactured home, condo loans, or construction loans. Shell FCU reserves the right to discontinue any promotion at any time for any reason without notice.

Christmas Open House
Join Shell FCU as we celebrate the Holiday Season and thank you for your business. Cookies, beverages, 2022 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 12 PM to 1 PM each day*

Upcoming Events

October 12th, 2021 - Tuesday
SRTIS Starting Out Workshop
6 PM - 7 PM
Shell FCU, Katy
23125 Morton Ranch Rd, Katy, TX 77449
Join us for this workshop to learn more about how to develop realistic financial goals for your future and overcome common roadblocks to financial success. RSVP online at ShellFCU.org

October 21st, 2021 - Thursday
International Credit Union Day
All Shell FCU Locations
International Credit Union Day honors 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. Stop by any Shell FCU branch to receive a free gift, while supplies last.

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

Have CU questions? Send to: ContactUsEmails@shellfcu.org. This publication does not constitute legal, accounting or other professional advice. Although intended to be accurate, neither the publisher nor any contributing party assumes liability for loss or damage due to reliance on this material. Shell Federal Credit Union publication. All rights reserved.
Home Equity Loans

**Use the equity in your home to borrow cash and use it as you wish!**

- Debt Consolidation
- Home Improvements
- Taking a Vacation
- Financing Education
- or almost any reason you need extra cash!

Apply Online @ ShellFCU.org

Financing not to exceed 80% Loan to Value on existing liens or loans. By law, Home Equity loans are only available on primary residences and only one Home Equity loan can be financed per 12 month period. Consult with your tax professional for tax-related advice.

Two-Factor Authentication

For hundreds of years, we relied on a single key to enter our homes and businesses. Starting in the mid-1800s, business and later homes, started to be equipped with burglar alarms requiring a separate key or code. Today’s Two Factor Authentication (“2FA”) works in a similar manner, except in this case the development was reversed.

The basic idea behind 2FA is to require two things to access secure areas like digital banking, rather than just one. Those two things are:

- Something you know (your password)
- Something you have (your cell phone or other device)

This developed in reverse of the key/alarm code security systems, in that locks require something you have (a key), but you don’t need to know anything.

Let’s say you lose your house key, or someone secretly copies it. Your home is now vulnerable. But what if you have an alarm system? The chances of your alarm code being lost or compromised at the same time as your key is highly unlikely. This is the same thinking behind multifactor authentication.

This extra layer of security will prevent over 95% of attacks on your digital banking, keeping you and your money safe.

Some general tips:

- **SMS/text message is preferred as it is more difficult for hackers to access than your email.**
- **NEVER provide an MFA code to someone who calls you, even if they claim to be from Shell Federal Credit Union. When in doubt, hang up and call back.**
- **You can force multi factor authentication with every login in your digital banking by clicking the person icon on the top right after logging in, choosing Security, then Authentication. You can then choose to require Two Factor Authentication at every login.**

December Skip-A-Pay

December loan payments for Shell FCU loans funded prior to May 3rd, 2021 will automatically be skipped when the qualifying criteria is met. To Opt Out now or for future Skip-A-Pay programs, visit ShellFCU.org to opt out electronically.

Check your November Visa Credit Card statement to see if you qualify to skip your December credit card payment. If you wish to not participate in Skip-A-Pay, simply make your credit card payment.

*Shell FCU offers two Skip-A-Pays per year on your loans. To qualify, your first payment must be processed prior to the SAP month, an extension must not have been posted to the SAP month or you must be in good standing with the credit union and you must be current on any Shell FCU loan(s) in your name. By participating in the SAP program, you request that your loan payment is deferred. You agree and understand that: (1) the payment deferral will extend the term 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; (4) the loan payment was processed as originally scheduled. If applicable, refer to your GAP Guaranteed Auto Protection policy for further restrictions. GAP covers up to the Skip-A-Pay amount during the life of the loan. Shell FCU reserves the right to discontinue or modify this program at any time without notice. Real estate loans including mortgage and home equity, are eligible to be skipped due to irregularity restrictions. Certain other loans are ineligible to participate or require signature to be skipped. Check with a Shell FCU representative to see if your loan qualify. Loans funded with Shell FCU prior to May 3rd, 2021 will automatically be skipped in May and December when the qualifying criteria is met. If you do not wish to have your loan(s) automatically skipped, please visit your nearest branch for assistance or visit ShellFCU.org to complete the Skip-A-Pay Opt Out form, located in the Tools & Resources section. You may request if at the end of the month you wish to opt-in to Skip-A-Pay. This program is not available for students, students, older members, or travel accounts opening during Skip-A-Pay month(s). No refunds will be issued for Skip-A-Pay opt outs.*

Shell FCU reserves the right to discontinue any promotion at any time for any reason. Restrictions and qualifying criteria may apply. Offers valid at Shell FCU branches through December 31, 2021. Promotion must be mentioned to the Shell FCU representative processing the new account to receive incentives. Rewards will be issued only when qualifications are met within 60 days of account opening. If warranted, XRF forms will be issued for direct deposit. Incentives will be withheld at closing for new accounts closed within six months of the new account to receive incentives. Rewards will be issued only when qualifications are met within 60 days of account opening. If warranted, XRF forms will be issued for direct deposit. Incentives will be withheld at closing for new accounts closed within six months of the new account to receive incentives. Rewards will be issued only when qualifications are met within 60 days of account opening. 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