

FINANCIAL *EDGE*

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 1099 forms will be issued the following January. Advertised rates are subject to change at any time without notice. The no closing cost mortgage program includes all nonrecurring 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.

auto rates as low as 1.74% APR

\$250
CASH BACK
on every auto loan



APPLY ONLINE AT
ShellFCU.org

Your rate will be determined by your credit score, and qualifying Shell FCU loan criteria apply for all loans. APR denotes Annual Percentage Rate. Lowest rate of 1.74% is available for loan terms up to 36 months. Lowest rate of 1.74% for up to 36 months is \$28.53 per thousand and highest rate of 18.00% APR for up to 84 months is \$21.02 per thousand. 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. Vehicles previously financed with Shell FCU are ineligible to receive Cash Back when refinanced by the same owner. Applicable 1099 forms will be issued the following January. This offer cannot be combined with any other offer and Shell FCU reserves the right to discontinue promotions without notice at any time for any reason.

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

WHEN

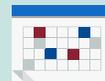
Wednesday & Thursday,
December 22nd & 23rd
9 AM - 5 PM

WHERE

All Shell FCU Branches

Santa will only be at the Deer Park Branch

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.

October 28th, 2021 - Thursday
First Responders Appreciation Event
8 AM - 10 AM
Shell FCU, La Porte

11526 Spencer Hwy, La Porte, TX 77571
Join us as we honor our amazing local first responders. The new 93Q will be broadcasting live from Shell FCU starting at 5AM and ending at 9AM.

November 1st - 30th, 2021
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 Shell FCU locations. Cell Phones For Soldiers is a nonprofit organization that collects gently-used cell phones, tablets & accessories, to be recycled into calling cards for active duty military members overseas to call home for the holidays.

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

Holiday Closings

**Monday,
Oct. 11th**
Columbus Day

**Thursday, Nov. 25th
& Friday, Nov. 26th**
Thanksgiving Holiday

**Friday, Dec. 24th
& Saturday, Dec. 25th**
Christmas Holiday

**Friday, Dec. 31st
& Saturday, Jan. 1st**
New Year's Holiday

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 less any 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.

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-Pay(s) per year on qualified loans. 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 be current on any Shell FCU loan(s) in which you are a signer. By participating in the SAP 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. GAP covers up to five Skip-A-Pays 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 not eligible to be skipped due to regulatory restrictions. 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. Loans funded with Shell FCU prior to May 3rd, 2021 will automatically be skipped in July 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. Your request to opt out must be received by the last day of the month in which SAP is offered. Loans funded with Shell FCU on or after May 3rd, 2021 can elect their Skip-A-Payment month(s) through Digital Banking based on qualifying criteria.

now - december

EARN \$25

*when your family or friends open
a new checking account and meet
three easy qualifications:*



**Free
eStatements**



**Free
Debit Card**



**Direct
Deposit**

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, 1099 forms will be issued the following January. Incentives will be withheld at closing for new accounts closed within six months. If funds are unavailable at the time of closing, the account will be overdrawn and the account holder will be held responsible for repayment. Existing Member: For each new member who opens a new Checking account and the following qualifications are met within 60 days of account opening, a \$25 reward will be issued: debit card issued, enroll in eStatements, and establish at least one direct deposit. Existing member must be in good standing to receive referral reward.



Need Money For College?

Apply for a John Garrison Scholarship!

To be eligible you must:

- be a graduating high school senior in 2022
- 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

The scholarship application and instructions will be available to download from the iLife powered by Shell FCU website at SFCUiLife.org on October 1st, 2021.

Two-Factor Authentication

For hundreds of years, we relied on a single key to enter our homes and businesses. Starting in the mid-1800's 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.