

# FINANCIAL *EDGE*

**\$250**  
**CASH BACK**  
*on every auto loan*

*auto rates as low as*

**1.74% APR**

**[NOW OFFERING 84 MONTH AUTO LOANS]**

**APPLY ONLINE AT [ShellFCU.org](https://ShellFCU.org)**

Shell FCU is Federally insured by the National Credit Union Administration (NCUA) and is an Equal Opportunity Lender. Anyone who lives, works, worships, attends school, or regularly conducts business in Harris County, TX can bank with Shell FCU once a \$5 savings account is established for membership. Auto: 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 refinancing. 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.



*now - june*

**EARN \$25**

*when any of your family or friends open  
a new checking account with a*

**DEBIT CARD, eSTATEMENTS  
& DIRECT DEPOSIT!**

Offers valid at Shell FCU branches through June 30, 2021. Promotion must be mentioned to the Shell FCU representative processing the new account to receive incentives. New Member: Earn \$50 when you open a new Checking account with a debit card, eStatements and direct deposit. Reward will be issued when criteria is met within 60 days of account opening. One automatic clearing house (ACH) debit/credit posted and settled will also meet the direct deposit requirement. Must not be a current or previous member.

**Shell FCU 84<sup>th</sup>  
Annual Meeting  
Tuesday, June 1<sup>st</sup>  
6:30 PM**

Following the CDC's COVID-19 guidelines to safeguard the health of membership, Board of Directors and staff, the 84<sup>th</sup> Annual Meeting will be conducted virtually, as permitted in our bylaws. For more details, visit [ShellFCU.org](https://ShellFCU.org)

## Upcoming Events



**April 20<sup>th</sup>, 2021 - Tuesday**

***SRTIS Social Security and Your Retirement***

***Online Workshop***

6 PM - 7 PM

*Webinar Held Online*

Join us for this virtual workshop to learn more about your Social Security benefits and discuss the role they play when setting a clear direction for your financial future. RSVP online at [ShellFCU.org](https://ShellFCU.org)

**May 8<sup>th</sup>, 2021 - Saturday**

***Pet Adoption Event***

10 AM - 12 PM

*Shell FCU, Fairmont*

*5133 Fairmont Pkwy, Pasadena, TX 77505*

The FCU Team has partnered with the Pasadena Animal Shelter to host a pet adoption day at the Shell FCU Fairmont location. Want to volunteer at this event? Visit [GoVolunteerToday.org](https://GoVolunteerToday.org) to sign up today!

**June 4<sup>th</sup>, 2021 - Friday**

***Community Blood Drive***

1 PM - 5 PM

*Shell FCU, Baytown*

*7235 John Martin Rd, Baytown, TX 77521*

Give the Gift of Life! Join the FCU Team and Chi-St. Luke's at our Community Blood Drive. Appointments are available in 15-minute increments. Event is free and open to the public. Sign up today by emailing [volunteer@ShellFCU.org](mailto:volunteer@ShellFCU.org)

**June 15<sup>th</sup>, 2021 - Tuesday**

***SRTIS Income For Life Online Workshop***

6 PM - 7 PM

*Webinar Held Online*

Join us for this virtual workshop to learn more about sources of retirement income, retirement risks you may face, income strategies to consider and how to use annuities to guarantee income for life.

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

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

## Holiday Closings

**Friday, April 2<sup>nd</sup>, 2021**  
*Good Friday*

**Monday, May 31<sup>st</sup>, 2021**  
*Memorial Day*

**Monday, July 5<sup>th</sup>, 2021**  
*Independence Day*

## Shell Retirement, Trust & Investment Services

Your Wealth Management Resource

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

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

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## Avoiding Phone Scams

Ring ring! "Hello. Yes, this is the department of the IRS. Your Social Security number has been associated with drug smuggling and has been deactivated. Please buy Apple gift cards to have it reactivated."

Sometimes incoming scam calls are easy to identify; other times they can be very sophisticated. When you receive a call, there are multiple pieces of information to consider. Do you have an established relationship with this company? Have they called you before? What does the Caller ID say? What information are they asking of you? Always treat incoming calls with extreme caution.



A good rule of thumb is to NEVER give out any personally-identifiable information ("PII") to an unknown caller. Never give your name, date of birth, account number, SSN, or anything else you wouldn't paint in big letters on the side of your car to an unknown caller. No legitimate business will ever be mad at you for hanging up and calling the main number from their website, or the back of your debit card.

Please be aware that Caller ID is not very effective, thanks to a technology called "spoofing." This allows scammers to change their outgoing Caller ID to whatever they want, and they will often use the main phone number of the business they are impersonating to fool victims.

So remember, if someone starts asking you for personal information during a call you did not initiate, hang up and call them back at a known number from a reputable source.

## Shell FCU Career Opportunities

We are searching for friendly and outgoing individuals who are committed to great member service to join our Shell FCU team! When you work at Shell FCU, you're more than just an employee. You're family.



To view current open positions and start the application process, visit  
**[ShellFCU.org/About/Employment](https://ShellFCU.org/About/Employment)**

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.

## Shell Insurance AGENCY, LLC

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

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

For more information or to request a quote, visit **[shellinsuranceagency.com](https://shellinsuranceagency.com)**

OR

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.