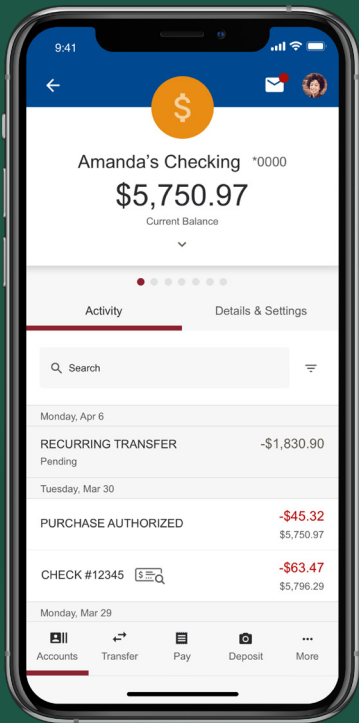


FINANCIAL *EDGE*

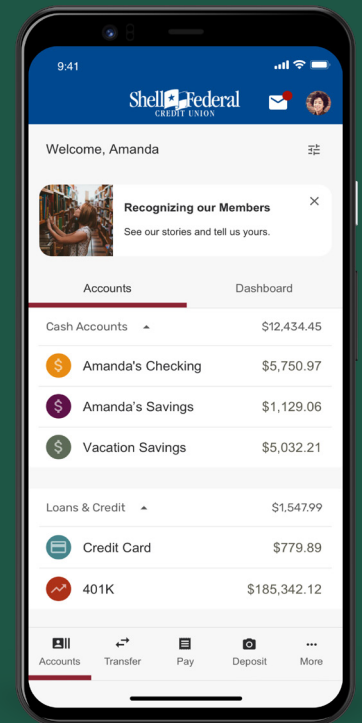
An Improved Digital Banking Experience Is Coming This February!

We can't wait any longer to reveal the Digital Banking upgrade we've been working on. You'll have greater control over all your accounts within Online Banking and Mobile Banking. Managing your money on both computer and mobile devices will be faster and easier. With greater control and better insight, this upgraded technology provides custom views along with a complete financial picture. We're excited that our new digital platform will be available to you in February 2021!



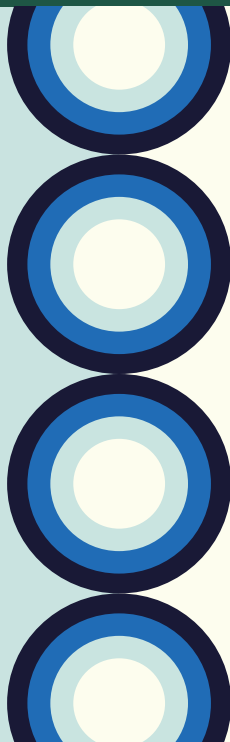
Featured **NEW** enhancements available within **BOTH** Online Banking & Mobile Banking will include:

- Credit Card Controls & Alerts
- Chat Service**
- Check Ordering
- Loan Application Submission**
- Additional Account Opening
- Mortgage Integration - balance, history, payments & application submission**
- Financial Wellness - savings goals, cashflows, spending, etc.
- Shell Retirement Trust & Investment Services Integration**
- Student Choice Integration - student lending
- View Credit Card Transactions and Pending Authorizations**
- And Much More!



Additional benefits, features and instructions will be provided in January 2021, as we prepare to provide you the exceptional digital experience you deserve. Visit ShellFCU.org, Shell FCU's Facebook page or contact us at 713-844-1100 to provide your email address to receive email updates in January 2021. Thank you for the opportunity to serve you!

\$250 CASH BACK
on every auto loan



new, used & refinanced rates as low as **1.99% APR** + ask about **90 DAYS** deferred payments

Ask about our **NEW 84 month** term length!

apply online **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 1.99% is available for loan terms up to 36 months. Lowest rate of 1.99% for up to 36 months is \$28.64 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. To qualify for 90 Days Deferred Auto Payments, you must have a credit score of 600 or higher, be in good standing with Shell FCU and close your loan at a Shell FCU branch. Interest will continue to accrue each month during deferral. 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.

Stay tuned to our website and Facebook for all 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.

Holiday Closings

Monday, January 18th, 2021
Martin Luther King, Jr. Day

Monday, February 15th, 2021
President's Day

Friday, April 2nd, 2021
Good Friday

Shell FCU & TurboTax®

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by – and can even do your taxes for you, start to finish. Shell FCU members save up to \$15 when you start TurboTax now!



Visit <https://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Tax Documents

If you're enrolled in eStatements, you will be able to receive your tax documents electronically within Online Banking or the Direct Sign On portal found on our website www.ShellFCU.org/Products/eStatements

The 1098, 1099-INT, and the 1099-MISC tax documents will be available electronically while the 5498 and 1099-R tax documents will be mailed with paper statements.

With tax season right around the corner, we want to provide you the fastest and most-secure way to get the documents you need. Tax documents will be available at the end of January.

If you have any questions about your tax documents, please call **713-844-1100** or speak with a Shell FCU representative the next time you visit one of our convenient locations.

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**

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. Trust Services are provided through MEMBERS Trust Company, a Federal Thrift regulated by the Office of the Comptroller of the Currency. CBSI and MTC are under contract with the financial institution to make securities and trust services, respectively, available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. *Prior to requesting a rollover from your employer-sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA. AdTrax FR-2606365.1-0619-0722

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!

To view all current open positions and start the application process, visit www.ShellFCU.org

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.

Mortgage Loans

With something to offer for everyone, Shell FCU has mortgage options for primary residences, second homes and investment properties.

- Loan Stays
With Shell FCU, ● Never Sold
- Low** ● Down Payment
Options
- Completed
In-House ● Start To Finish
- No** ● Closing Cost
Programs
- Pick
Your Term ● Solutions

APPLY ONLINE
shellfcu.org

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. 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.

