International Credit Union Day
Thursday, October 20th, 2022
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.

Winter Wonderland Festival
Saturday, December 3rd, 2022 | 9 AM - 12 PM
Shell FCU, La Porte
11526 Spencer Hwy, La Porte, TX 77571

Join us at our La Porte branch for a Winter Wonderland Festival. There will be family friendly activities, food, raffle prizes and much more. This event is open to the public. Come photo ready for a professional family picture for the holidays!

Upcoming Events

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

**Monday, Oct. 10th**
Columbus Day

**Thursday, Nov. 24th & Friday, Nov. 25th**
Thanksgiving Holiday

**Monday, Dec. 26th**
Christmas Day (Observed)

**Monday, Jan. 2nd**
New Year’s Day (Observed)

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**December Skip-A-Pay**

December loan payments for Shell FCU loans funded prior to May 3, 2023, will automatically be skipped when the qualifying criteria is met. To Opt Out for December's Skip-A-Pay or for all future Skip-A-Pay programs, visit ShellCU.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.

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**Share Certificates**

With a minimum deposit of $500 you can lock in a fixed rate for a guaranteed rate of return – all with the security of a federally insured account.

For current rates, visit ShellCU.org/ShareCertificates

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**NOW - DECEMBER**

**EARNS $25**

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

**FREE eSTATEMENTS**

**FREE DIRECT DEPOSIT**

**FREE DEBIT CARD**

For current rates, visit ShellCU.org/ShareCertificates

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**Need Money for College?**
Apply for a John Garrison Scholarship!

To be eligible you must:

- Be a graduating high school senior in 2023
- Plan to attend an accredited two or four-year college, university, or vocational-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 1, 2022.

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**Shell FCU** is federally insured by the National Credit Union Administration (NCUA) and is an Equal Opportunity Lender. Anyone who has, needs, wants, attracts or regularly conducts business in Harris County, TX can bank with Shell FCU. Mortgage rates and monthly payments are based on personal credit history and underwriting criteria. NCUA provides federal insurance for deposits up to $250,000. To apply online, visit ShellCU.org to complete the application. Your request to opt out must be received at least 30 days before the last day of the month in which the Skip-A-Pay is offered. Loans funded with Shell FCU after May 3, 2023, will not automatically be skipped.

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**InkFree**

Free Debit Card

Digital Banking

Direct Deposit

Low Down Payment Options

No closing cost programs + pick your term solutions

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**Shell FCU is federally insured by the National Credit Union Administration and is an Equal Opportunity Lender. With 25 retail, mobile, and online branches across the Houston area, Shell FCU offers competitive rates, convenient services, and a safe, secure place to save and grow your money. For more information, visit ShellCU.org.**