

FINANCIAL *EDGE*



This holiday season, Shell FCU could help you unwrap a cash surprise!

EARN ENTRIES FOR EACH OF THE FOLLOWING:

- **Fund** any new loan
- **Open** a new Checking Account, Money Market, High Yield eSavings, or Term Share Certificate
- **Complete** 20 debit card transactions



SIX WINNERS WILL EACH RECEIVE \$5,000!



**Thank you for choosing Shell FCU,
where possibilities turn into rewards.**

Restrictions and qualifying criteria may apply to all products, services, accounts, loans, and offers. For more information, please contact Shell FCU. **The Season of Surprises promotion** runs from October 1 through November 30, 2025. Participants may earn entries by funding a new loan, opening a new Checking Account, Money Market, High Yield eSavings, or Term Share Certificate, or completing 20 debit card transactions of \$25 or more during the promotional period. A new loan is defined as any loan funded or refinanced with Shell FCU from another institution or establishing a new credit card. For loans with multiple borrowers, the entry will be applied to the primary borrower. For all promotions, a new Checking, Money Market, or High Yield eSavings account is defined as the member's first account of that type established with Shell FCU. New Term Share Certificates are considered unlimited; however, renewals do not qualify. Debit card transactions must be approved and posted within the promotional period, are tied to the name of the individual cardholder. Cash advances, ATM withdrawals, foreign transactions, returned purchases, and disputed or fraudulent charges do not qualify as eligible transactions. There is no limit to the number of qualifying entries. From all qualifying entries during the promotional period, six winners will be randomly selected to each receive \$5,000. Winners are limited to one prize for the duration of the promotion and must be in good standing with Shell FCU at the time of the drawing. **Winners will be notified by telephone by December 15, 2025**, and must claim their prize within 7 business days after notification or an alternate winner will be selected. Odds of winning depend on the number of entries received. Applicable 1099 forms will be issued the following January. Shell FCU reserves the right to modify or cancel the promotion at any time.



STAY SAFE FROM HOLIDAY SCAMS

During the holiday season, scammers are more active than ever. Be cautious of unexpected messages, suspicious links, and offers that seem too good to be true. Always verify before clicking, shop only on trusted websites, and keep an eye on your account activity. Stay protected and enjoy a worry-free holiday.

HOLIDAY CLOSINGS

COLUMBUS DAY
Monday, October 13TH

THANKSGIVING HOLIDAY
Thursday, November 27TH
and Friday, November 28TH

CHRISTMAS DAY
Thursday, December 25TH

VETERANS DAY
Tuesday, November 11TH

CHRISTMAS EVE
Wednesday, December 24TH
(Closing early at 1 PM)

NEW YEAR'S DAY
Thursday, January 1ST

December SKIP-A-PAY

December loan payments for Shell FCU **consumer loans funded prior to May 3, 2021** 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 ShellFCU.org to opt out electronically. If you finalized a qualifying Shell FCU **consumer loan on or after May 3, 2021** you have the **power to choose** your two Skip-A-Pay months per year through Digital Banking.

DECEMBER CREDIT CARD SKIP-A-PAY

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 consumer loans with original terms up to 72 months. 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 loans, including loans attained through merger, may be ineligible to participate or may require signature to be skipped, and GAP coverage may not apply. Business loans are ineligible to be skipped. Check with a Shell FCU representative to see if your loan qualifies. Loans funded with Shell FCU prior to May 3, 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 3, 2021 can elect their Skip-A-Payment month(s) through Digital Banking based on qualifying criteria.



**2025 Best
Mortgage
Lender
Winner**

Thank you for the
opportunity to serve you!

**2025-2026
JOHN GARRISON
SCHOLARSHIP**

**APPLY
TODAY**

\$2,500 in Scholarship Awards will be
provided to 20 deserving students
from the High School Class of 2026!

For Details, Visit **ShellFCU.org/iLife**



Sign up for **Shell FCU Text Alerts** to be
the first to know about upcoming events,
announcements, and special offers.

**SCAN THE CODE OR TEXT
SHELL TO (888) 993-6928**



Messages and data rates may apply. Must have active text messaging plan to join. Reply HELP to (713) 844-1100 for help. Text STOP to (888) 993-6928 to cancel. See our SMS Texting Terms and Conditions for more information available at www.shellfcu.org.

UPCOMING EVENTS



INTERNATIONAL CREDIT UNION DAY

Thursday, October 16TH
All Shell FCU Locations

COMMUNITY SHRED DAY

Friday, October 17TH
Fairmont Branch from 11 AM to 2 PM

CELL PHONES FOR SOLDIERS

November 1ST - 30TH
All Shell FCU Locations

FCU TEAM - THANKSGIVING MEAL GIVEAWAY

October 29TH - November 14TH
Visit our website for nomination details

CHRISTMAS OPEN HOUSE

Join Shell FCU as we celebrate the Holiday Season and thank you for your business. Cookies, beverages, 2026 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

Monday & Tuesday,
December 22ND & 23RD
9 AM - 5 PM

WHERE

All Shell FCU Locations

Visit Santa at the Deer Park Branch