

FINANCIAL *EDGE*

Your Holiday Wishlist

Whatever's on your wish list,
let Shell FCU help make it happen.



From **October 1** through **December 31, 2026**,
every new loan* or account you open is another chance to win!



4 WINNERS
WILL EACH RECEIVE

\$2,500!

2 WAYS TO QUALIFY

FUND A NEW LOAN*

Including consumer, business,
auto, real estate, credit cards,
and more.

OR

OPEN A NEW ACCOUNT

Including consumer, business, savings,
checking, high yield eSavings, term share
certificates, and more.



Apply online, in branch, by phone or text
WISH to (713) 844-1100 to learn more.

Your Holiday Wishlist promotion is valid October 1–December 31, 2026. Earn entries by funding a new loan or opening a new account during the promotional period. There is no limit to the number of entries earned. Four winners will be randomly selected to receive \$2,500 each. Winners must be in good standing. *See full promotion details, restrictions and eligibility requirements at [ShellFCU.org/Promotions/HolidayWishlist](https://www.shellfcu.org/Promotions/HolidayWishlist). Text messages and data rates may apply. See our SMS Texting Terms and Conditions for more information at www.shellfcu.org.

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 12TH

THANKSGIVING HOLIDAY
Thursday, November 26TH
and Friday, November 27TH

CHRISTMAS DAY
Friday, December 25TH

VETERANS DAY
Wednesday, November 11TH

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

NEW YEAR'S DAY
Friday, 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.

Skip-A-Pay is available on qualifying Shell FCU consumer loans, subject to eligibility requirements. Interest continues to accrue during the skipped payment period, and skipping a payment will extend the loan term and result in additional interest. Real estate and business loans are not eligible. Other restrictions may apply, including GAP limitations. See www.shellfcu.org/Promotions/AutoLoanSpecial for complete Skip-A-Pay eligibility, terms, and conditions.



Our **Business Accounts and Loans** are designed to simplify your banking so you can focus on growing your business.

Explore our Business Products and Services at ShellFCU.org

For more information including dividends, minimum deposits, balance requirements, and other important terms, please contact Shell FCU or visit www.shellfcu.org.

2026 BEST MORTGAGE LENDER WINNER

Thank you for the opportunity to serve you!



2026-27 JOHN GARRISON SCHOLARSHIP & CHESTER SERVANCE VOCATIONAL SCHOLARSHIP OPEN SOON!



YOU COULD RECEIVE

\$3,000

TOWARD COLLEGE OR VOCATIONAL SCHOOL

For details, visit ShellFCU.org/iLife

trust&will

Limited Time Offer Members Save 30%

On Any Online Estate Plan
October 1st - 31st



SCAN QR CODE TO GET STARTED OR VISIT OUR CREDIT UNION WEBSITE



UPCOMING EVENTS



INTERNATIONAL CREDIT UNION DAY

Thursday, October 15TH
All Shell FCU Locations

FCU TEAM - THANKSGIVING MEAL GIVEAWAY

Wednesday, October 28TH - Saturday, November 14TH
Visit our website for nomination details

CELL PHONES FOR SOLDIERS

Monday, November 2ND - Monday, November 30TH
All Shell FCU Locations

COMMUNITY SHRED DAY

Wednesday, November 18TH
Cypress Branch from 11 AM to 2 PM

CHRISTMAS OPEN HOUSE

Celebrate the Holidays with Shell FCU! Stop by any lobby for cookies, beverages, 2027 calendars, and gift card drawings for kids 12 and under, while supplies last. Plus, visit Santa at our Deer Park Branch from 9 AM to 5 PM both days. Don't forget your camera!

Santa will be out to lunch from 12 PM to 1 PM each day



WHEN

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

WHERE

All Shell FCU Locations

Visit Santa at the Deer Park Branch

Shell FCU is federally insured by the National Credit Union Administration (NCUA) and is an Equal Opportunity Lender. Membership, products, and services are all subject to eligibility requirements. Products and services may not be available in all states.



ShellFCU.org

(713) 844-1100

(800) 388-5542

Federally Insured by NCUA

