

# FINANCIAL *EDGE*

A Place for Every Chapter of Your Story

From remodeling to buying your dream property, every chapter begins at home.

WIN ONE OF TWO \$2,500 PRIZES

Finance a Mortgage, Home Equity Loan, HELOC, or Land Loan with Shell FCU in April, May, or June and you'll be entered to win one of two \$2,500 prizes.

Explore Your Home Loan Options!

Start Your Next Chapter With

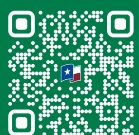
\$250

How to earn \$250 in 90 days:

- Open a new Shell FCU Checking Account<sup>1</sup>
- Receive at least \$2,000 in consumer ACH Direct Deposits<sup>2</sup>
- Enroll in eStatements<sup>3</sup>
- Access account in Digital Banking<sup>4</sup>

For more details, visit [ShellFCU.org](http://ShellFCU.org)

Other restrictions may apply. Offer valid through December 31, 2026. <sup>1</sup>A new checking account is defined as the member's first checking account with Shell FCU. Earn \$250 when the following are met within 90 days of account opening: open a new Checking or eChecking account with a \$1 deposit, <sup>2</sup>receive at least \$2,000 in consumer Automatic Clearing House (ACH) direct deposits, <sup>3</sup>enroll in eStatements with a valid email address, and <sup>4</sup>access your account in Digital Banking. ACH deposits must be prearranged such as payroll, government benefits or other similar prearranged deposits. ACH deposits originated in Digital Banking or by Shell FCU do not qualify. Promotion must be mentioned to the Shell FCU representative at account opening. Shell FCU reserves the right to modify or discontinue the promotion without notice. If warranted, 1099 forms will be issued the following January. Incentives will be withheld for accounts closed within six months. If funds are unavailable at closing, the account will be overdrawn and the account holder responsible for repayment.



SCAN HERE TO APPLY ONLINE  
QUICK + SECURE  
OR VISIT [SHELLFCU.ORG](http://SHELLFCU.ORG)

Loan approvals are subject to credit and underwriting criteria. Fund a Mortgage, Home Equity Loan, Home Equity Line of Credit, or Land Loan with Shell FCU between April 1, 2026 and June 30, 2026 to be automatically entered to win one of two \$2,500 prizes. Winners will be selected at random and notified by July 17, 2026. Prize will be deposited into the winner's Shell FCU primary savings account after verification and completion of any required forms. Members must be in good standing at the time of drawing. No limit to qualifying entries. Odds depend on number of entries. Applicable 1099 forms may be issued the following January. Shell FCU may modify or discontinue the promotion at any time. Mortgage, Home Equity, HELOC, and Land Loan program restrictions apply. Visit [www.shellfcu.org](http://www.shellfcu.org) or speak with a loan officer for Shell FCU loan details.

## FRAUD ALERT: Protect Your Information

Fraud and scams continue to evolve, and criminals are becoming more creative in the stories they use to gain access to personal information and accounts. Protecting you is always a top priority, so we encourage you to remain alert and cautious when sharing information or handling financial items.

Scammers often create believable situations designed to pressure people into acting quickly. They may claim there is suspicious activity on your account, pretend to be a credit union employee, or provide instructions that sound urgent or official. Their goal is often to obtain sensitive information, cash, or even your physical debit or credit card.

Remember, Shell FCU will never ask for your physical card or request passwords, security codes, or other sensitive information through unexpected phone calls, texts, or emails. Fraudsters rely on urgency and confusion. If something seems unusual, pause and verify before taking action.

If you are ever unsure, contact Shell FCU directly at (713) 844-1100. Let's continue working together to safeguard your finances.

## SHARE CERTIFICATES Maturity & Dividend Options

Our new feature in Digital Banking gives you the ability to choose how your Consumer, Business, and TUTMA Share Certificates will behave at maturity as well as how you'd like to receive your monthly dividends.

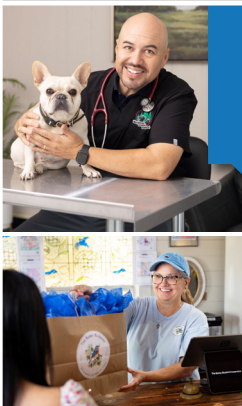
### MATURITY OPTIONS

- Renew at the same term
- Change the term
- Mail check of balance
- Transfer balance to account

### DIVIDEND OPTIONS

- Post dividends to account
- Receive dividends by check
- Transfer dividends to account

For current rates, visit [ShellFCU.org/ShareCertificates](http://ShellFCU.org/ShareCertificates)



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

- Savings Accounts
- Checking Accounts
- Share Certificates
- Auto Loans
- Credit Card
- Term Loans
- Line of Credit
- ...And more

For more information or to apply, visit [ShellFCU.org](http://ShellFCU.org)

Any business that resides in or regularly conducts business in Harris County, TX is eligible to bank with Shell FCU upon opening a savings account with a \$10 initial deposit. This is not a commitment to lend. All products and services are subject to eligibility requirements, and additional restrictions may apply. For more information including dividends, minimum deposits, balance requirements, and other important terms, please contact Shell FCU or visit [www.shellfcu.org](http://www.shellfcu.org).

## HOLIDAY CLOSINGS

Friday, April 3<sup>RD</sup> | Monday, May 25<sup>TH</sup> | Friday, June 19<sup>TH</sup>  
Good Friday | Memorial Day | Juneteenth Day

trust & will

Members Save 20%  
on any online estate plans

Secure your family's  
financial future!

Get Started at [ShellFCU.org](https://ShellFCU.org)



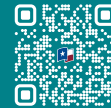
Take advantage of  
rates as low as

**3.49% APR\***

for 36 months plus  
\$250 cash back!

Finance \$25,000 for  
just \$733 per month.

You may qualify to enjoy  
90 days before your first  
payment and the flexibility  
of two skip-a-pays each  
year.



**GET YOUR RATE**

before you apply with zero credit  
impact at [ShellFCU.org](https://ShellFCU.org) or text  
QUALIFY to (713) 844-1100.

Visit a branch or call us at (713) 844-1100 – Lending hours  
are weekdays until 10 PM and Saturdays until 5 PM

## VISION HOME PROTECTION

Affordable plans that are designed to provide financial security  
and peace-of-mind for what you care about the most.

- APPLIANCES
- ELECTRICAL
- PLUMBING
- HVAC

Get Covered Today at [ShellFCU.org](https://ShellFCU.org)

Warranty products are offered through Vision Home Protection. Shell Federal Credit Union is not responsible for any products or services provided by or offered through Vision Home Protection, or their partners and/or affiliates.

\*APR denotes Annual Percentage Rate. Example payment: \$25,000 financed for 36 months at 3.49% APR equals approximately \$733 per month. Actual rate, payment, and terms may vary based on creditworthiness and loan qualifications. Auto loan rates range from 3.49% APR for 36 months (\$29.30 per \$1,000 financed) to 18.00% APR for 84 months (\$21.02 per \$1,000 financed). Loan approval subject to credit and underwriting criteria. \$250 Cash Back will be deposited into the member's primary savings within 48 hours after loan closing. Applicable 1099 forms will be issued the following January. Existing Shell FCU loans and vehicles previously financed with Shell FCU are not eligible for refinancing promotions. Special auto loans, including title loans, are not eligible. Shell FCU offers up to two Skip-A-Pays per year on qualified loans with terms up to 72 months. For details visit [shellfcu.org/Promotions/AutoLoanSpecial](https://shellfcu.org/Promotions/AutoLoanSpecial). To qualify for 90-Day Deferred Auto Payments, borrowers must have a credit score of 600 or higher and be in good standing with Shell FCU. Interest will continue to accrue during the deferment period. Other restrictions may apply. Offers may not be combined and Shell FCU reserves the right to modify or discontinue promotions without notice. **SMS Texting:** Message and data rates may apply. See SMS Texting Terms and Conditions at [shellfcu.org](https://shellfcu.org).

## Financial Wellness Center

April is Financial Literacy Month! Master budgeting, investing, and borrowing with our real-world courses, expert coaches, and helpful calculators to empower your financial growth.

Visit: [www.shellfcu.org/iLife](https://www.shellfcu.org/iLife)

More Moments.  
Less Interest.

**2.99% APR\***

INTRO RATE

Save on interest with a new Shell FCU Platinum or Signature Rewards credit card! Get 2.99% APR\* for the first 12 months on purchases and balance transfers.

Visit [ShellFCU.org](https://ShellFCU.org) for a comprehensive list of each credit card and start enjoying your purchasing power.



\$0 Balance Transfer Fees



\$0 Cash Advance Fee



Free eStatements



Roadside Dispatch

## Direct Deposit Made Easy

Quickly and conveniently update your Direct Deposit!

Log in to Digital Banking, select the **More Options (•••)** tab from the top menu bar, and click **Update My Direct Deposit**.

LOG IN TO DIGITAL BANKING TO GET STARTED

\*APR denotes Annual Percentage Rate. Your rate will be determined by your credit score and qualifying Shell FCU loan criteria applies for all loans. The 2.99% introductory APR is available for all new Shell FCU Platinum and Signature credit cards. The introductory APR for purchases, balance transfers and cash advances will apply to transactions posted to your account during the first 12 billing cycles following the opening of your account. After the introductory period ends, your APR will be based on creditworthiness. The variable APR will vary with the market based on the Prime Rate and will not exceed 17.99%. Based on creditworthiness, an annual fee up to \$45 may be assessed. Other restrictions may apply and the full Consumer Credit Card Agreements are available under Disclosures and Benefits at <https://www.shellfcu.org/Products/CreditCards>. Shell FCU reserves the right to discontinue promotions without notice at any time for any reason.

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.



ShellFCU.org

(713) 844-1100

(800) 388-5542

Federally Insured by NCUA

