

FINANCIAL *EDGE*

We are proud to announce a significant expansion of our field of membership, opening the door for more individuals, families, and businesses to experience a better way to bank.

This milestone reflects Shell FCU's continued commitment to delivering exceptional financial solutions, meaningful community impact, and a people-first approach that sets it apart.



Your Next Chapter Starts With

\$250



Open a new Checking Account and earn \$250 to start your next chapter with confidence.

Earn \$250 in 90 days:

- Open a new Shell FCU Checking Account
- Receive at least \$2,000 in consumer ACH Direct Deposits
- Enroll in eStatements
- Access account in Digital Banking

Looking to grow your savings too?

Unlock higher earnings with a **High Yield eSavings Account** by meeting two easy qualifications.



For more details, visit ShellFCU.org

Offer valid through 12/31/26. Earn \$250 when qualifying requirements are met within 90 days of account opening, including eligible direct deposit, eStatements, and Digital Banking access. Membership eligibility required. Accounts closed within six months may forfeit incentive. For complete details visit www.shellfcu.org/promotions/newchecking.



Take advantage of rates as low as

3.49% APR*

up to 36 months for New, Used & Refinanced

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.



Plus \$250 Cash Back on every Auto Loan



GET YOUR RATE

with zero credit impact at ShellFCU.org or text QUALIFY to (713) 844-1100.

Lending hours are weekdays until 10 PM and Saturdays until 5 PM

*APR denotes Annual Percentage Rate. Example payment: \$25,000 financed for 36 months at 3.49% APR equals approximately \$733 per month. Auto loan rates range from 3.49% APR for 36 months (\$29.30 per \$1,000) to 18.00% APR for 84 months (\$21.02 per \$1,000), based on credit score and qualifying criteria. Auto rate will be determined by your credit score, and qualifying loan criteria applies for all loans. For complete Auto Special, Skip-A- Pay, and 90 Day Deferred Payment details visit www.shellfcu.org/Promotions/AutoLoanSpecial. **SMS Texting:** Messages and data rates may apply. See our SMS Texting Terms and Conditions for more information available at www.shellfcu.org/Products/Texting.

PERSONAL LOANS

A Personal Loan can cover anything from dream vacations, back-to-school shopping, unexpected expenses, and more!

BORROW UP TO \$100,000 WITH TERMS UP TO 84 MONTHS

Loan rates are determined by credit score and qualifying criteria apply for all loan approvals. Minimum loan amount of \$50,000 is required for terms greater than 60 months.



FRAUD ALERT: Protect Your Information



Protecting you is always a top priority, so we encourage you to remain alert and cautious when sharing information or handling financial items. Scammers are posing as Shell FCU representatives to try and steal your personal information. They are using unfamiliar phone numbers or even spoofing our official Shell FCU phone number of (713) 844-1100. 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. If something seems unusual, pause and verify before taking action.

HOLIDAY CLOSINGS

Friday, July 3RD
Independence Day
(Observed)

Saturday, July 4TH
Independence Day

Monday, September 7TH
Labor Day



July 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 July'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.

JULY CREDIT CARD SKIP-A-PAY

Check your **June** Visa Credit Card statement to see if you qualify to skip your **July** 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. For complete Skip-A-Pay details visit www.shellfcu.org/Promotions/AutoLoanSpecial. Loans funded with Shell FCU prior to May 3, 2021 will automatically be skipped in July and December when the qualifying criteria is met. 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.

TRAVEL NOTIFICATIONS

Before you head out of town or on vacation, notify Shell FCU of your travel plans so we can help keep your debit and credit cards protected. Whether you're traveling across the country or abroad, letting us know your destination and travel dates helps prevent your legitimate purchases from being flagged as suspicious.

YOU CAN SET UP TRAVEL NOTICES IN THREE WAYS



IN PERSON AT ANY BRANCH



OVER THE PHONE



VIA DIGITAL BANKING

Select Menu > More > Travel Notice

Travel safe and start your trip with peace of mind!

trust&will

Members Save 20%
on any online estate plans

Secure your family's financial future!

Get Started at ShellFCU.org

REAL ESTATE LOANS

MORTGAGE

With something to offer everyone, choices include fixed and adjustable-rate purchase and refinance loans for primary residences, second homes and investment properties.

HOME EQUITY

Utilize your home's equity as collateral with a **Home Equity Loan** or as a revolving line of credit, up to a set maximum credit limit with a **Home Equity Line of Credit (HELOC)**.

Apply online, visit any branch or call (713) 844-1100!

APR denotes Annual Percentage Rate. Rates and terms stated are subject to change at any time without notice. Visit shellfcu.org for complete Real Estate Loan details. **Mortgage:** Mortgage rates and monthly payments are based on personal credit history and underwriting criteria. The no closing cost mortgage program includes all nonrecurring closing costs, except an owner's title policy. Shell FCU does not offer manufactured home, condo loans, or construction loans. **Home Equity Loan and Home Equity Line of Credit:** Financing not to exceed 80% Loan to Value less any existing liens or loans. By law, Home Equity loans are only available on primary residences and only one Home Equity loan can be financed per 12 month period. Consult with your tax professional for tax-related advice.

DEBIT CARD FOR AGES 6-15

JUMP START
checking

Start your child on the road to financial success.



JumpStart Checking is for those interested in teaching their children about responsible money management with their own debit card.

- Free Debit Card
- No Monthly Service Charge
- No Minimum Balance Requirement
- Free Digital Banking
- Free eStatements
- ...And More

For more details, visit ShellFCU.org

Minors age 6 to 15 years of age are eligible for convenience signer access which includes issuance of a debit card. Limit of two account owners allowed and a minor for each JumpStart Checking account. A TUTMA Savings account or minor Membership Savings account is required to be eligible for JumpStart Checking. For complete details ask a Shell FCU representative.

COMING SOON!

2026-2027 John Garrison Scholarship

Stay tuned for details or visit ShellFCU.org/iLife

