

# FINANCIAL EDGE

In 2026, Shell FCU will launch the **Your Story Matters** campaign, a renewed commitment to the members and communities we serve. Every member has a journey, and we are here to support yours with financial solutions that fit every chapter of life. From first savings accounts and auto loans to home ownership, business banking, digital convenience, and financial education, Shell FCU is dedicated to helping you build and protect your story.

This campaign celebrates our members, highlights meaningful moments, and reinforces that no matter your goals or starting point, your story matters here.

*Your Story*  
**MATTERS**

## 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.

## EARN MORE WITH A CHRISTMAS CLUB ACCOUNT

Our Christmas Club Account offers a higher rate to help you save more for your holiday expenses.

Get started online, by phone, or in-branch today!

Contact Shell FCU or visit [ShellFCU.org](http://ShellFCU.org) for additional product details including earned dividend information, minimum deposit and balance requirements to earn APY, and other important account terms and conditions.

**- SAVE THE DATE -**  
**89<sup>TH</sup> ANNUAL MEETING**  
**Friday, March 20, 2026**

**Deer Park High School - South Campus**  
**Performing Arts Center**

710 W San Augustine, Deer Park, TX 77536  
(Entrance is on Joe Scott Cathey Ave)

**DOORS OPEN AT 6 PM | Meeting begins promptly at 7 PM**

\*No tickets will be distributed after meeting is called to order. Limited parking available for vehicles with handicapped placards or plates. Golf carts will be available to help shuttle members from the parking lot.

Watch our website and social media for more upcoming events!

## Every Mile Tells Your Story

**AUTO RATES AS LOW AS 3.49% APR\***

up to 36 months for New, Used & Refinanced

 \$250 Cash Back on every Auto Loan\*

### ASK ABOUT

**TWO SKIP-A-PAYS**  
+  
**90 DAY NO PAY**



### GET YOUR RATE

before you apply with zero credit impact at [ShellFCU.org](http://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

\*APR denotes Annual Percentage Rate. 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. Existing Shell FCU loans are not eligible for refinancing, and special auto loans, such as title, are not eligible for special promotions. \$250 Cash Back per auto loan will be deposited into member's primary savings within 48 hours after closing. Applicable 1099 forms will be issued the following January. Vehicles previously financed with Shell FCU are ineligible to receive Cash Back when refinanced by the same owner. Shell FCU offers two Skip-A-Pay(s) (SAP) per year on qualified loans with terms up to 72 months. For additional SAP details visit [www.shellfcu.org/Promotions/AutoLoanSpecial](http://www.shellfcu.org/Promotions/AutoLoanSpecial). To qualify for 90 Days Deferred Auto Payments, you must have a credit score of 600 or higher and be in good standing with Shell FCU. Interest will continue to accrue each month during deferment. Other restrictions may apply to qualify for SAP or deferred payments. Some offers may not be combined, and Shell FCU reserves the right to modify or discontinue promotions without notice. **SMS Texting:** Messages and data rates may apply. See our SMS Texting Terms and Conditions for more information available at [www.shellfcu.org](http://www.shellfcu.org).

## TAX RETURNS - DIRECT DEPOSIT

With Tax Season upon us, choosing Direct Deposit to get your refund offers convenience, speed and safety. When providing your account information to the IRS or a Tax Preparer, you'll need both the Routing Number (**313080636**) and your MICR Number.

Your MICR and your Account Number are different, and the incorrect number may cause a delay or return of your deposit. MICR Number is used for ACH or Direct Deposit, while your Account Number is used to reference your account when speaking with a Shell FCU Representative.

### HOW DO I FIND MY MICR?

Your MICR Number is located within Digital Banking, so it's always at your fingertips. Follow these steps:

1. Log into Digital Banking
2. Click on an account
3. Click on "Details"
4. Locate the Routing Number (313080636)
5. Locate the MICR Number

## HOLIDAY CLOSINGS

Monday, January 19<sup>TH</sup> - Martin Luther King Jr. Day  
Monday, February 16<sup>TH</sup> - Presidents' Day  
Friday, April 3<sup>RD</sup> - Good Friday



## trust&will

**Members Save 20%**  
on any online estate plans

Secure your family's  
financial future!

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

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](http://www.shellfcu.org).

Our **Business Loans** make borrowing  
money easy so you can keep your  
business growing.

- Auto Loans
- Credit Card
- Term Loans
- Line of Credit
- ...And much 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).

## SAVE MONEY AND WIN TAX SEASON

Shell FCU is teaming up with TurboTax and H&R Block this upcoming tax season, to help you get your taxes done right.

Tackle taxes and come out on top with exclusive, member-only discounts on tax services that make filing easier. You can **save 20% on TurboTax®**, whether you file yourself or have an expert file for you. Or you can **save up to \$25 on in-office tax prep services from H&R Block** and have your taxes filed by professionals who can ensure your maximum refund.

For more details, visit [ShellFCU.org](http://ShellFCU.org) to get started!

**Your Credit Score.  
And More.**  
Anytime. Anywhere.



## STAYING ON TOP OF YOUR CREDIT HAS NEVER BEEN EASIER

With one powerful tool, access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score. **You can do this ANYTIME and ANYWHERE and for FREE.**

Opt-In Within Digital Banking Today

powered by  
**savvymoney**®

The credit score provided is intended to help you understand the factors influencing your credit score and explore potential savings with Shell FCU loan products. It is not used for loan approval purposes, or for determining loan rates. Shell FCU qualifying loan criteria applies for all loans. The credit score found in the credit report may be different than the credit score you see here. The offers presented are not offers to lend. Terms, conditions, and offers are subject to change without notice.

## PERSONAL LOANS

A Personal Loan can cover anything from consolidating debt, financing education, unexpected expenses, and much more.

-  **DEBT CONSOLIDATION**
-  **HOME IMPROVEMENTS**
-  **VACATION & TRAVEL**
-  **MEDICAL BILLS**

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

Apply online, by phone or in-branch today!

Loan rates are determined by credit score and qualifying criteria apply for all loan approvals. Existing Shell FCU loans not eligible for refinance. Minimum loan amount of \$50,000 is required for terms greater than 60 months.

## TAX DOCUMENTS

If you're enrolled in eStatements, you will be able to receive your tax documents electronically through Digital Banking or the Direct Sign-On Portal found on our website at [ShellFCU.org/Products/eStatements](http://ShellFCU.org/Products/eStatements).

The 1098, 1099-INT, and the 1099-MISC tax documents will be available electronically while the 5498 and 1099-R tax documents will be mailed with paper statements even if you're enrolled in eStatements. With tax season right around the corner, we want to provide you the fastest and most-secure way to get the documents you need. Tax documents will be available before the end of January.

If you have any questions about your tax documents, please call (713) 844-1100 or speak with a Shell FCU Representative the next time you visit one of our convenient locations.

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.