

FINANCIAL *EDGE*

SHELL-OPOLY

SUMMER OF 2025 EDITION

This summer, make your move with Shell FCU to

WIN \$5,000!



Three Ways to Qualify – Starting June 1ST through August 31ST!

ONE
TAKE A CHANCE

Get an Auto or
Personal Loan of
\$2,025 or more

TWO
STACK YOUR SUCCESS

Open a Term Share
Certificate of
\$2,025 or more

THREE
MAKE MONEY MOVES

Earn an entry for
every 20 debit
card transactions
of at least \$25

Level Up & Land on \$500

Two winners
will be selected
each month.



Scan the code to learn more
for your chance to win!

Restrictions and qualifying criteria may apply to all products, services, accounts, loans, and offers. For more information on products, services, terms, and conditions, please contact Shell FCU. 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. Qualifying loan, certificate, and transaction entries reset at the beginning of each month, and there is no limit to the number of eligible entries per month. Winners will be notified by telephone by the 15th of the month following each qualifying period. 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. Void where prohibited. **The Shell-opoly Summer 2025 Edition promotion** runs from June 1 through August 31, 2025. Participants may qualify by funding a new Auto or Personal Loan of at least \$2,025, by opening a Term Share Certificate of at least \$2,025, or using a Shell FCU debit card to complete 20 PIN or signature transactions of \$25 or more during a qualifying month. Debit card transactions must be approved and posted to the checking account within the same qualifying month. Returned purchases, ATM withdrawals, and CashBack+ transactions are not eligible. Debit card entries are tied to the name of the individual cardholder. For loans funded to more than one borrower, the qualifying entry will be applied to the primary borrower. There is no limit to the number of qualifying entries per month. Two winners will be randomly selected from the qualifying entries each month to receive \$5,000, totaling six winners throughout the promotion. **The Level Up & Land on \$500 promotion** runs from May through August 2025. Each month, two winners will be randomly selected from among participants who complete that month's financial education module through the Financial Wellness Center at www.shellfcu.org. To qualify, individuals must complete the module, including providing their name, email address and phone number as part of the submission. This opportunity is open to Texas residents aged 13 or older, and Shell FCU membership is not required. Only one entry per person, per month will be accepted.

FRAUD ALERT: Protect Your Information



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. These fraud attempts may come through phone calls or text messages requesting your personal information such as Social Security Number, date of birth, passwords, Digital Banking login details, or card information (card number, CVV number and expiration date).

HOLIDAY CLOSINGS

Friday, July 4TH
Independence Day

Monday, September 1ST
Labor Day

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.

Set up your travel notice in person at any branch, over the phone, or through Shell FCU Digital Banking. Travel safe and start your trip with peace of mind!

July SKIP-A-PAY

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. 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.



Get access to your funds
up to **two days** early.



Early Pay is a free service from Shell FCU that allows you to receive your direct deposit up to two days earlier than your scheduled deposit date.

You could get early access to payments like:

- Payroll
- Social Security
- VA Benefits
- Government payments like tax refunds and unemployment benefits
- Other Recurring & One-Time Deposits

To learn more, visit 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!

Your rate will be determined by your credit score and qualifying Shell FCU loan criteria applies for all loans. APR denotes Annual Percentage Rate. Rates and terms stated are subject to change at any time without notice. This is not a commitment to lend and is subject to eligibility. Financing available for properties in Texas only. **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. Limit one Shell FCU no closing cost mortgage per property. Shell FCU does not offer manufactured home, condo loans, or construction loans. Adjustable-rate mortgages are variable, and your annual percentage rate may increase or decrease after the original fixed rate period. Terms are subject to market availability. **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.

COMING SOON!

2025-2026 John Garrison Scholarship

Stay tuned for details or
visit ShellFCU.org/iLife



UPCOMING EVENTS

YOUTUBE WEBINARS

Subscribe to our YouTube channel to learn more about upcoming webinars featuring expert guests, all designed to guide you on your journey to financial success. Stay tuned to our website and social media for more details.

SCHOOL SUPPLY DRIVE

July 1ST - July 31ST
All Shell FCU Locations

BLOOD DRIVE

Wednesday, July 9TH
Service Support Center

PET ADOPTION

Saturday, September 20TH
Fairmont Branch

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

