

Swipe Smart

With A Secured Credit Card

Whether you're just starting your credit journey or bouncing back, a Secured Credit Card is a smart way to take control of your financial future. It uses your own money as a deposit, making it easier to get approved even if you don't have a credit history. Then, every on-time payment helps build your credit over time. Use it wisely, pay on time, and you could unlock bigger financial opportunities faster than you think!

Get 2.99% APR* for the first 12 months on purchases and balance transfers.



Build Credit History



Improve Credit Score



Keep Earning on Savings



Roadside Dispatch



\$0 Balance Transfer Fees



\$0 Cash Advance Fees



Free eStatements

Apply online at
ShellFCU.org for a new
Secured Credit Card!



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Possibilities

Shell Federal Credit Union 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 Federal Credit Union once a \$5 savings account is established. *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. Must be at least 18 years old to obtain a credit card. 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.

Federally Insured by NCUA

