GET IN THE GAME
WITH AN AUTO LOAN FROM INVESTEX CREDIT UNION

Don’t Get Tackled by High Interest Rates, instead take advantage of our Auto and Special Signature Loan Rates!

AUTO LOAN RATES as low as
1.99% APR*
36 MONTH TERM

SPECIAL SIGNATURE
LOAN RATE 6% 
APR**
FOR SIGNATURE LOANS THAT ARE APPROVED WITH A FUNDED VEHICLE LOAN.

*APR means Annual Percentage Rate. Rates and terms are subject to change without notice. Lone Star Rewards Discounts included. Risk Based Pricing Notice: The Annual Percentage Rates (APR) are quoted “as low as” depending upon the applicant’s individual credit history. Rates quoted are based on approved credit. Your APR may be higher based on your credit information obtained from consumer credit reporting agencies InvesTex Credit Union uses. Other terms and restrictions apply and are subject to approval. For each vehicle (titled) loan you will be entered into Football drawings. Internal refinances not eligible. Members may only win one prize. Once name is drawn you will be removed from the remainder of the drawings for this promotion. Offer valid through January 31, 2017. **Upon approval of your auto loan, you may also qualify for a 6% APR signature loan.

KICKING-OFF THE SEASON WITH GREAT GIVEAWAYS

OCT 31
Framed Houston Texans Football Jersey Autographed by DEANDRE HOPKINS #10

NOV 30
4 Houston Texans Football Tickets for December 18, 2016 game against the Jacksonville Jaguars, Parking Pass, and a $200 VISA Gift Card

DEC 31
Framed Houston Texans Football Jersey Autographed by JJ WATT #99

JAN 31
Yeti Cooler, 4 Yeti Cups, a $500 HEB Gift Card and Texans Gear to help Kick-Off the Super Bowl weekend!
INSURANCE TYPE NEW RATE PER $1,000 OF OUTSTANDING BALANCE CHANGE

Single Credit Disability $2.31 Increased
Joint Credit Disability $3.47 Increased
Single Credit Life $0.73 Increased
Joint Credit Life $1.09 Increased

INVESTEX CREDIT UNION is announcing a change in the credit insurance program for insured borrower(s). As of September 1, 2016, the changes listed below will apply to all covered Open-End, Closed-End, Home Equity, Consumer, or Credit Card loan/advances. There is no action necessary on your part to continue coverage.

Summary of Changes

<table>
<thead>
<tr>
<th>INSURANCE TYPE</th>
<th>NEW RATE PER $1,000 OF OUTSTANDING BALANCE</th>
<th>CHANGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Credit Disability</td>
<td>$2.31</td>
<td>Increased</td>
</tr>
<tr>
<td>Joint Credit Disability</td>
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<td>Increased</td>
</tr>
<tr>
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<td>Increased</td>
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</tbody>
</table>

Credit Disability Insurance Plan Benefits

<table>
<thead>
<tr>
<th>OLD PLAN OF BENEFITS</th>
<th>NEW PLAN OF BENEFITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>14 Day Non-Retroactive</td>
<td>14 Day Retroactive</td>
</tr>
</tbody>
</table>

Don’t Open Emails You Don’t Recognize
It’s better to be safe than sorry. If you don’t recognize the sender or if the message seems suspicious then don’t open the email. Definitely don’t click on any links. Doing so could put a virus on your computer which can lead to identity theft.

Be Cautious with Your Mail
Thieves are targeting mail boxes, looking for checks, personal information, or anything they could use for their gain. If you’re mailing a payment, drop it off at the Post Office, or in a secure drop box for pickup. Get your mail from your mailbox as quickly as you can so you minimize the window of opportunity for thieves.

Change Your Passwords
Keeping the same passwords for a long period of time can increase your exposure to risk. Change your passwords every three to six months. Worried you won’t remember your passwords? Create a password-protected document with a list of your passwords.

Important Insurance Change

InvesTex Credit Union is announcing a change in the credit insurance program for insured borrower(s). As of September 1, 2016, the changes listed below will apply to all covered Open-End, Closed-End, Home Equity, Consumer, or Credit Card loan/advances. There is no action necessary on your part to continue coverage.

Changes to the Fee Schedule

At InvesTex, we strive to offer you low loan rates, the latest in technology, greatest levels of security, and great service. In order to keep our offerings top-notch, we’ll be implementing a few slight changes to the fee schedule, effective November 1, 2016. Please check your statement in October for this schedule.

Inactive Fee: After 1 year of no activity, your account will be charged a $4 fee. To keep from having a fee assessed to your account, you can simply make a transaction on your account, come into the credit union and speak to someone to update the activity on the account, or even call the eBranch. You’ll find the conveniences at InvesTex Credit Union, such as Free Mobile Banking with Check Capture, Free Bill Pay, over 30,000 Surcharge-Free ATMs and more to make banking with InvesTex easy. Please call or come by to speak to a representative on all the ways we can help you achieve your financial goals.

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Employee Service Announcement
Richard Vera

Congratulations to Richard Vera! August 22nd marked 5 years of service and commitment with InvesTex Credit Union. Richard originally joined our team as a part-time IT Assistant before converting to full-time status approximately a year later. In late 2014, Richard accepted a promotion to E-Services Administrator where he currently works providing IT support and managing the credit union’s E-Services. Richard enjoys spending time with his girlfriend and other loved ones. He loves baseball, basketball, football, golf and anything else on Sportscenter.
The Aldine Branch is currently being remodeled to include new private teller stations and a more open lobby. The renovations will create a better member experience and align Aldine Branch with the other locations.

We apologize for any inconvenience the Aldine remodel project may cause. The changes will enhance your credit union experience upon completion around the end of December 2016.

UPDATE: Aldine Branch Remodel
Thank You for Your Patience and Excuse our Mess!

InvesTex mourns the loss of longtime Director, Pat Dawson. Pat served as a Director for close to two decades when he retired from the board in December 2009. We’d like to recognize his service and commitment to InvesTex Credit Union.

James Patrick “Pat” Dawson passed away on Sunday, August 7, 2016 at the age of 77.

Passing of Longtime Director

InvesTex proudly supports the Star of Hope Mission

Be a star in someone’s holiday this year. Donate new bath and hand towels to benefit clients of the Star of Hope mission. InvesTex will once again be partnering with the Star of Hope to collect towels at all of our branch locations during December. Monetary donations are also welcome.

Learn more about the Star of Hope Mission online at SOHMission.org.

Thank you for your continued support!
Free Up Cash for the Holidays
Skip Your Loan Payments

It's the time of year you've been waiting for! The skip-a-payment promotion continues to be a valuable incentive to the membership and we are excited to announce that the promotion will be offered again during the 2016 holiday season!

Visit InvesTexCU.org or watch your upcoming statements for details on how you can skip your November 2016 or December 2016 payments on loans you have at InvesTex.*

It's another great way to put cash back in your pocket for your holiday needs.

*Subject to approval. Not available on all loans. There is a $25 fee charged (applied to the balance of each loan) for each loan that has a skip payment applied.

Contact Information

<table>
<thead>
<tr>
<th>Branch</th>
<th>Address</th>
<th>Phone:</th>
<th>Phone Toll Free:</th>
<th>Fax Number:</th>
<th>Fax (Main):</th>
<th>Visit Us Online:</th>
<th>Audio Response:</th>
<th>Toll-Free Audio Response:</th>
<th>Online Banking/Bill Pay:</th>
<th>Mobile Banking App:</th>
<th>Visa Debit Card Activation / PIN Changes:</th>
<th>Lost/Stolen Visa Debit Card:</th>
<th>Lost/Stolen Credit Card:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aldine Branch</td>
<td>905 Aldine Bender Houston, TX 77032</td>
<td>(281) 449-0109</td>
<td>(866) 449-0109</td>
<td>(281) 219-7664</td>
<td>(281) 449-3649</td>
<td>InvesTexCU.org</td>
<td>(281) 442-4917</td>
<td>(866) 288-4917</td>
<td>InvesTexCU.org</td>
<td></td>
<td>(800) 757-9849</td>
<td>(800) 472-3272</td>
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<td>Cypresswood Branch</td>
<td>230 Cypresswood Dr., Suite H Spring, TX 77389</td>
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<td>Atascocita Branch</td>
<td>5212 Atascocita Rd. Humble, TX 77346</td>
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<td>Tomball Branch</td>
<td>24922 Tomball Pkwy, Ste. 100 Tomball, TX 77375</td>
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<td>NW-Heights Branch</td>
<td>1614 N. Durham Houston, TX 77008</td>
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<tr>
<td>FM1960 Branch &amp; Corporate Office</td>
<td>8404 FM 1960 Bypass West Rd. Humble, TX 77338</td>
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InvesTexCU.org

HOLIDAY CLOSURES

Columbus Day
Monday, October 10th

Veteran’s Day
Friday, November 11th

Thanksgiving Holiday
November 24th & 25th

Christmas Eve
Saturday, December 24th (closing at 1pm)

Christmas Day
Sunday, December 25th

Day After Christmas
Monday, December 26th

New Year’s Eve
Saturday, December 31st (closing at 1pm)

New Year’s Day
Sunday, January 1st

Day After New Year’s Day
Monday, January 2nd
Fall Season Returns!
Great Rates Remain! Additional Savings from ITCU

Cut Your Rate in Half
Refinance your vehicle or signature loan you have at another financial institution to InvesTex Credit Union and cut your rate in half (not to go below our as low as term).

MasterCard Platinum Credit Card

7.90% APR*

- No Balance Transfer Fees
- Transfer your current credit card balances into our low-rate Platinum MasterCard to pay off your balances faster

Special Signature Loan Rate

6% APR**
- Holiday Expenses
- Vacations
- Home Improvements
- Anything You Need

Additional Low Rates and Flexible Terms Available (as low as):

6.59% APR* up to 6 Months
6.89% APR* up to 12 Months
7.29% APR* up to 24 Months

*APR means Annual Percentage Rates. Rates and terms are subject to change without notice. Risk Based Pricing Notice: The Annual Percentage Rates (APR) are quoted “low as” and “high as” depending upon the applicant’s individual credit history. Rates quoted are based on approved credit. Your APR may be higher based on your credit information obtained from consumer credit reporting agencies InvesTex Credit Union uses. **Upon approval of an auto loan, you may also qualify for a 6% APR Signature Loan. You have the option to accept or decline the signature loan. InvesTex reserves the right to change or cancel the promotion at any time without notice.