Cut Your Rate In Half![2]

NEW OR USED VEHICLES

4.69% APR* 48 MONTHS

4.99% APR* 60 MONTHS

No payments for **90 DAYS**

Refinance your vehicle from another institution!

Special Signature Loan Rates[1]

5.79% APR* 48 Months | 6.79% APR* 60 Months

*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 are quoted 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. [1]5.79% APR for up to 48 months or 6.79% for up to 60 months when you purchase or refinance a vehicle loan from another financial institution to InvesTex Credit Union. See InvesTexCU.org for details. [2]Cut your loan rate by as much as half with maximum rate reduction of 5% when you refinance a vehicle from another financial institution to InvesTex Credit Union. The final rate cannot go below the A+ calculated rate for the term/loan type requested.

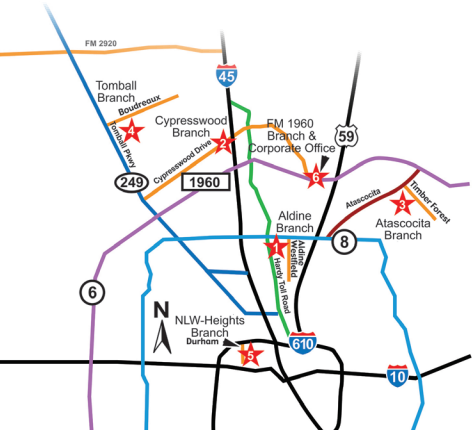
InvesTex CREDIT UNION
Making Life Better since 1952

8404 FM 1960 Bypass Road W
Humble, TX 77338

EQUAL HOUSING LENDER

NCUA
Federally Insured by NCUA

PRESORTED
STANDARD
US POSTAGE
PAID
HOUSTON TX
PERMIT NO. 1769



Credit Cards

0% APR*

ON BALANCE TRANSFERS & CASH ADVANCES!

No Annual Fees • No Minimum Balance Fee
Optional Rewards Program

*APR means Annual Percentage Rate. 0% APR Introductory rates on all Balance Transfers and Cash Advances during the first 90 days your new credit card account is open. The 0% promotional rate will remain at 0% for twelve billing cycles starting from the date of the initial balance transfer or cash advance. Beginning with the thirteenth billing cycle, any remaining balance will be repriced to the published rate at that time. Changes in rates or terms of credit cards requires a 45 day advance notice. Other restrictions may apply.

Mailer as of January 1, 2023

VEHICLE LOANS (New And Used)	APR* low as	APR* high as
Up To 36 mos	4.39%	10.89%
48 mos	4.69	11.19
60 mos	4.99	11.49
72 mos	5.29	11.79
84 mos	5.59	12.09

SIGNATURE LOAN		
Up To 12 mos	6.89%	13.39%
24 mos	6.99	13.49
36 mos	7.49	13.99
48 mos	7.79	14.29
60 mos	7.89	14.39
72 mos	7.99	14.49

Special Signature Rate:

5.79% APR* Up to 48 Mos[1]

6.79% APR* Up to 60 Mos[1]

CD SECURED

Up To 60 mos 3.00% (Over CD Rate)

SHARE SECURED

Up To 84 mos 3.00% (Over Share Rate)

MORTGAGES: Call or Visit Our Website for Rates
Rates Change Daily

HOME EQUITY		
Up To 60 mos	5.39%	11.89%
72 mos	5.59	12.09
84 mos	5.79	12.29
120 mos	5.89	12.39
180 mos	6.09	12.59
240 mos	6.39	12.89
360 mos	6.59	13.09

HAPPY *New Year!*

Rates shown as of January 1, 2023.

MOTORCYCLE/BOAT & TRAILER/JET SKI (New And Used)		
Up To 36 mos	5.79%	12.29%
48 mos	5.99	12.49
60 mos	6.29	12.79
72 mos	6.69	13.19

RV/MOTOR HOME/TRAVEL TRAILER (New And Used)		
Up To 60 mos	5.79%	12.29%
72 mos	5.99	12.49
84 mos	6.39	12.89
120 mos	6.69	13.19
180 mos	6.99	13.49

READY CREDIT		
	6.79%	13.29

CREDIT CARDS - NON-VARIABLE RATES

	Without Rewards	With Rewards
Mastercard Platinum Premier	7.90%	9.90%
Mastercard Platinum	10.90	12.90
Mastercard Platinum Secured	13.90	-

Annual Meeting and Board Elections

InvesTex Credit Union will hold its Annual Meeting on **Wednesday, April 26, 2023 at 6:30pm**. The Annual Meeting will be held at the **Spring ISD Randall Reed Center (23802 Cypresswood Drive, Spring, Texas 77373)**.

This year, there are three positions open for election on the Board of Directors. A Nominating Committee, appointed by the Chairperson of the Board of Directors, has nominated one member for each Board position to be filled. The three positions, the terms for each position and the three nominees are as follows:

Position 7 (3 year term) – Stephen Havemann (incumbent)
Position 8 (3 year term) – Phyllis Kennedy (incumbent)
Position 9 (3 year term) – Allan Griffin Jr. (incumbent)

A brief statement of qualifications and biographical data for each of the nominees is included with this notice.

Further nominations may be made by official petition signed by 211 eligible members. Official petitions, Director Application and Agreement to Serve, and the Rules and Instructions for the Completion of the Official Petition may be obtained by contacting the Credit Union President located at 8404 FM 1960 Bypass Road W, Humble, TX 77338, between the hours of 9 a.m. and 4 p.m. Monday through Friday. Official petitions must be completed in full compliance with the election rules as set forth in the rules and instructions for the completion of the official petition and must include each signer's signature and printed name, the last 4 digits of the signer's member number, and the signer's complete address and telephone number. Members who are 18 years of age or older and who meet certain requirements under the Texas Finance Code and Regulations of the Texas Credit Union Commission are eligible for election. Official petitions must be accompanied by a signed statement from the nominee that he or she is agreeable to the nomination and will accept office if elected and should also include a brief statement of qualifications and biographical data. Elected officials are legally responsible for the fiscal integrity of the Credit Union and for compliance with State and Federal laws. Official petitions and the Director Application and Agreement to Serve form must be filed with the Secretary of the Board of Directors at the Credit Union office which is located at 8404 FM 1960 Bypass Road W, Humble, TX 77338, by 4 p.m. on February 15, 2023, which is the closing date for receiving nominations by petition. If no official petitions are received by 4 p.m. on February 15, 2023, there will be no election by ballot and no nominations from the floor. When only one member is nominated for each position to be filled, each nominee shall be deemed elected by general consent or acclamation. If there is more than one nominee for any position, the election shall be by mail ballot and the Secretary of the Board of Directors shall cause printed ballots to be mailed to members eligible to vote. In such event, the election shall be determined by plurality vote.

We look forward to your attendance at the Annual Meeting this year.

Stephen Havemann is a long-time credit union member joining StarTrust Federal Credit Union in 1990 and serving as a volunteer board member for 23 years. He has held board and committee positions including Co-Chairman, Treasurer, Secretary, ALCO Committee, and Supervisory Committee. Stephen has a BBA in Accounting from Stephen F. Austin and holds a CPA certificate from the AICPA. Stephen is a retired Information Technology professional last serving as CIO of a healthcare service company.

Phyllis Kennedy started her Credit Union volunteering with StarTrust Federal Credit Union, where she served for over 25 years until the merger with InvesTex Credit Union. Phyllis has held many positions over the years with StarTrust FCU including Co-Chairman, Treasurer, Secretary, Marketing Committee Chair, ALCO Committee Chair and Compensation Committee. Phyllis was appointed to the InvesTex Credit Union Board Position 8 in July 2015. Prior to that time she served 2 years on the Advisory Committee with InvesTex and later joined the Compensation Committee and is now Chairs the ALM Committee. Phyllis is a CPA and received a BS in accounting from Sam Houston State University.

Allan Griffin has held a position on the board since 1994 and currently serves as the Treasurer and Chairman of the CEO/Compensation Committee. Allan is a graduate of SW Texas and Stephen F. Austin University.

Allan retired from Humble ISD after serving the district for 36 years.

Annual Meeting Tickets:

Adults $5/Children 12 and under $3

6:30pm-7:00pm: Dinner
7:00pm: Meeting Begins

Tickets must be purchased by April 20th from any of our 6 branch locations.