

# 0% 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.



8404 FM 1960 Bypass Road W  
Humble, TX 77338



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT  
**AMERICAN SHARE INSURANCE**  
This institution is not federally insured.  
Members' accounts are not insured or guaranteed by  
any government or government-sponsored agency.

PRESORTED  
STANDARD  
US POSTAGE  
**PAID**  
HOUSTON TX  
PERMIT NO. 1769



## Cut Your Rate In Half!²

**NEW  
OR  
USED  
VEHICLES**

**4.99% APR\***  
48 MONTHS

**5.29% APR\***  
60 MONTHS



**Refinance your vehicle from another institution!**

**Special Signature Loan Rates¹**

**5.99% APR\* 48 Months | 6.99% APR\* 60 Months**



¹APR 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. ¹5.99% APR for up to 48 months or 6.99% 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. ²Cut 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.

**Mailer as of March 1, 2023**

## VEHICLE LOANS **APR\* low as** **APR\* high as** (New And Used)

Up To 36 mos	4.69%	11.19%
48 mos	4.99	11.49
60 mos	5.29	11.79
72 mos	5.59	12.09
84 mos	6.19	12.69

## SIGNATURE LOAN

Up To 12 mos	7.59%	14.09%
24 mos	7.89	14.39
36 mos	7.99	14.49
48 mos	8.19	14.69
60 mos	8.29	14.79
72 mos	8.39	14.89

## Special Signature Rate:

**5.99% APR\* Up to 48 Mos<sup>1</sup>**

**6.99% APR\* Up to 60 Mos<sup>1</sup>**

## 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	5.69%	12.19%
72 mos	5.79	12.29
84 mos	5.89	12.39
120 mos	6.09	12.59
180 mos	6.49	12.99
240 mos	6.69	13.19
360 mos	6.99	13.49

**COMING  
SOON!**

**Skip your May or June  
payments!**

Watch website in April for details.

Rates shown as of March 1, 2023.

## MOTORCYCLE/BOAT & TRAILER/JET SKI

(New And Used)

Up To 36 mos	6.29%	12.79%
48 mos	6.59	13.09
60 mos	6.99	13.49
72 mos	7.29	13.79

## RV/MOTOR HOME/TRAVEL TRAILER

(New And Used)

Up To 60 mos	6.29%	12.79%
72 mos	6.49	12.99
84 mos	6.99	13.49
120 mos	7.29	13.79
180 mos	7.49	13.99

## READY CREDIT

7.79% 14.29

## CREDIT CARDS - NON-VARIABLE RATES

	<b>Without Rewards</b>	<b>With Rewards</b>
Mastercard Platinum Premier	7.90%	9.90%
Mastercard Platinum	10.90	12.90
Mastercard Platinum Secured	13.90	-

# Home Equity & Mortgages Loans



## Home Equity

**No Fees<sup>1</sup> | No Closing Cost!<sup>1</sup>**

<sup>1</sup>Loan amount cannot exceed 80% of the collateral values, less outstanding liens. Generally, (except for Title Policy and Appraisal costs) closing costs will be paid by the credit union; however, in some instances certain costs will be paid by the member.



## Mortgage

**Finance or Refinance your home with a  
great rate!**

# InvesTex Free Services



**FREE  
Checking**



**FREE Online  
Banking & Bill Pay**



**FREE  
Debit Card**



**FREE Mobile Banking  
with Check Capture**



**24/7 Automated  
Phone System**



**Online Loan  
Application**