

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

**Skip your
May or June
Payment with
InvesTex
Skip-A-Pay!
Check website for
details!**

Cut Your Rate In Half!²

**NEW
OR
USED
VEHICLES**

5.29% APR*
48 MONTHS

5.59% APR*
60 MONTHS



Refinance your vehicle from another institution!

Special Signature Loan Rates¹

6.39% APR* 48 Months | 7.39% 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. ¹6.39% APR for up to 48 months or 7.39% 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 April 1, 2023

VEHICLE LOANS **APR* low as** **APR* high as**

(New And Used)

Up To 36 mos	4.99%	11.49%
48 mos	5.29	11.79
60 mos	5.59	12.09
72 mos	5.89	12.39
84 mos	6.49	12.99

SIGNATURE LOAN

Up To 12 mos	7.79%	14.29%
24 mos	7.99	14.49
36 mos	8.19	14.69
48 mos	8.29	14.79
60 mos	8.39	14.89
72 mos	8.59	15.09

Special Signature Rate:**6.39% APR* Up to 48 Mos¹****7.39% APR* Up to 60 Mos¹****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	5.89%	12.39%
72 mos	6.09	12.59
84 mos	6.49	12.99
120 mos	6.69	13.19
180 mos	6.99	13.49
240 mos	7.19	13.69
360 mos	7.29	13.79

**Skip your May or June
Payment with InvesTex
Skip-A-Pay!**

Check website for details!

Rates shown as of April 1, 2023.

MOTORCYCLE/BOAT & TRAILER/JET SKI

(New And Used)

Up To 36 mos	6.59%	13.09%
48 mos	6.89	13.39
60 mos	7.29	13.79
72 mos	7.59	14.09

RV/MOTOR HOME/TRAVEL TRAILER

(New And Used)

Up To 60 mos	6.69%	13.19%
72 mos	6.89	13.39
84 mos	7.19	13.69
120 mos	7.49	13.99
180 mos	7.69	14.19

READY CREDIT 7.79% 14.29**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	-

CD Rates

*The Start of
Something Big!***24 MONTH CD**
4.54% APY***36 MONTH CD**
4.80% APY***60 MONTH CD**
4.02% APY**APY means "Annual Percentage Yield." APY assumes dividends remain in the account until maturity. Withdrawals will reduce earnings. All accounts must remain open through the end of the dividend period or the maturity date to be paid the accrued dividends. Minimum CD deposit required.

Services for your Everyday Needs

**Direct Deposit**

No more waiting in line to deposit your paycheck. Send your paycheck, retirement or social security check directly to the account you choose.

**Mobile Banking with Remote Deposit**

Deposit checks straight from your Mobile Device, easy and convenient!

**Night Drop**

For your convenience after hours, we have a deposit drop box at each of our six locations. Safe and secure!

COMPLAINT NOTICE

The credit union is incorporated under the laws of the State of Texas and under state law subject to regulatory oversight by the Texas Credit Union Department. If you have dispute with InvesTex Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the following: By U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699; Telephone Number: 512-837-9236, Facsimile Number: 512-832-0278, email: complaints@cupd.texas.gov, or Website: www.cud.texas.gov.

GET TO KNOW YOUR CREDIT UNION

As a member of InvesTex Credit Union, you are an owner and have the right to certain information about your credit union in accordance to the Texas Credit Union Department, Rule 91.310. InvesTex produces an annual report that is made available during the annual meetings and is each InvesTex Branch locations. You may request to view a summary of the most recent annual audit, the most recent statement of financial condition, the IRS Form 990, as well as any other documents you are entitled to possess. Be sure to pick up the latest annual report and visit our website on a periodic basis for updates on your credit union.

InvesTexCU.org