

# Cut Your Rate In Half!<sup>2</sup>

**NEW  
OR  
USED  
VEHICLES**

**5.29% APR\***  
48 MONTHS

**5.59% APR\***  
60 MONTHS



Refinance your vehicle from another institution!

**Special Signature Loan Rates<sup>1</sup>**

**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 Invetex Credit Union uses. Other terms and restrictions apply and are subject to approval. <sup>1</sup>6.39% 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 Invetex Credit Union. See InvetexCU.org for details. <sup>2</sup>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 Invetex Credit Union. The final rate cannot go below the A+ calculated rate for the term/loan type requested.



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



Learn more about  
**Fixed Rates**  
VS  
**Variable Rates**  
inside.

## Plan, Prepare, and Pursue! It's Your Path!

# 2.9% APR\*\*

## Balance Transfers & Cash Advances!

**Low Rate on  
Balance Transfers!**

\*\*APR means Annual Percentage Rate. 2.9% APR Introductory rates on all Balance Transfers and Cash Advances from June 1-August 31, 2023. The 2.9% promotional rate will remain at 2.9% 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 June 1, 2023



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

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

**MOTORCYCLE/BOAT & TRAILER/JET SKI\***

Rates as low as 6.59% and as high as 14.09%

**RV/MOTOR HOME/TRAVEL TRAILER\***

Rates as low as 6.69% and as high as 14.19%

\*New and Used

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

**HOME EQUITY**

Up To	60 mos	5.89%	12.39%
	120 mos	6.69	13.19
	180 mos	6.99	13.49
	360 mos	7.29	13.79

**SIGNATURE LOAN**

Up To	12 mos	7.79%	14.29%
	36 mos	8.19	14.69
	60 mos	8.39	14.89

**Please visit our website for a  
list of all Loan Rates.**



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

## Variable vs Fixed Rates

We have seen historic increases in market rates over the last 2 years! Variable interest rates (for all loan types) have increased dramatically! Variable rates are unpredictable in volatile markets, and obviously increase when market rates go up. At InvesTex, all term loans have fixed rates so you have the peace of mind knowing your rate and payment amount will remain unchanged. Review your rates today and give us a call if we can assist.

## CD Rates

The Start of  
Something Big!

**18 MONTH CD**  
**4.65% APY\***

**36 MONTH CD**  
**4.39% 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.

## It's a Great Time to Remodel!

# HOME EQUITY *loans*

**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.