

**HURRY OFFER ENDS**

**AUGUST 31, 2023**

**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.



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



**2.9%**  
**Credit Card  
Promo Inside**

**Now Offering Early Direct Deposit!!**

Why wait until tomorrow when you can have it today?  
Early Direct Deposit with InvesTex Credit Union!

**We've made a change to how we post  
Direct Deposits!!**

With InvesTex, you can now get paid up to 2 days  
early\* when you sign up for direct deposit. Start  
enjoying the benefits of early pay!

\*Direct deposits made through ACH could be available for use up to two days before the scheduled payment date.  
Early availability of direct deposits is not guaranteed and may vary from deposit to deposit.



Mailer as of August 1, 2023

# Direct Deposit Giveaway



Along with having your Direct Deposit early.....  
you also qualify for our **Fall Promotion**.

On **November 15, 2023** InvesTex will hold a drawing and four members will receive **\$1,000** if you have an established Direct Deposit.<sup>1</sup>

The drawing gets even better, if you have the following services in addition to direct deposit, you will win additional cash!!!!<sup>1</sup>

## Money Market Account

**\$250**

## CD/IRA

**\$250**

## Checking Acct/with Debit Card

**\$250**

## Credit Card

**\$250**

<sup>1</sup> If you do not have direct deposit, you will not be eligible to win.

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

**NEW  
OR  
USED  
VEHICLES**

**5.99% APR\***  
48 MONTHS

**6.19% APR\***  
60 MONTHS

Refinance your vehicle from another institution!

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

**7.29% APR\* 48 Months | 7.79% 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. <sup>1</sup>7.29% APR for up to 48 months or 7.79% 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. <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 InvesTex Credit Union. The final rate cannot go below the A+ calculated rate for the term/loan type requested.

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

Up To 48 mos	5.99%	12.49%
60 mos	6.19	12.69
72 mos	6.59	13.09
84 mos	6.89	13.39

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

Rates as low as 6.99% and as high as 14.39%

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

Rates as low as 6.99% and as high as 14.49%

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

#### HOME EQUITY

Up To 60 mos	6.29%	12.79%
120 mos	6.99	13.49
180 mos	7.29	13.79
360 mos	7.59	14.09

#### SIGNATURE LOAN

Up To 12 mos	8.19%	14.69%
36 mos	8.59	15.09
60 mos	8.79	15.29

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



**Summer Save  
& Win Ends  
September 30, 2023!**

Open a  
**NEW CD,**  
**IRA,**  
or **Money Market**  
and you will be entered to  
**win \$1,000!**

\*New and Used