

# A Home Equity Loan with InvesTex gives you choices!



Remodel Tuition



Dream Bills/Pay Vacation off Debt



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!<sup>2</sup>

**NEW  
OR  
USED  
VEHICLES**

**5.79% APR\***  
48 MONTHS

**5.99% APR\***  
60 MONTHS



Refinance your vehicle from another institution!

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

**7.39% APR\* 48 Months | 7.89% 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 quoted are 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. See InvesTexCU.org for details. <sup>1</sup>7.39% APR for up to 48 months or 7.89% 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 a 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 term/loan type requested.

Mailer as of April 1, 2024

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

(New And Used)

Up To 36 mos	5.39%	12.39%
48 mos	5.79	12.79
60 mos	5.99	12.99
72 mos	6.29	13.29
84 mos	6.79	13.79

**SIGNATURE LOAN**

Up To 12 mos	7.89%	14.89%
24 mos	8.19	15.19
36 mos	8.39	15.39
48 mos	8.59	15.59
60 mos	8.79	15.79
72 mos	8.99	15.99

**Special Signature Rate:**

**7.39% APR\* Up to 48 Mos<sup>1</sup>**

**7.89% APR\* Up to 60 Mos<sup>1</sup>**

**CD SECURED**

Up To 60 mos 2.50% (Over CD Rate)

**SHARE SECURED**

Up To 84 mos 4.00% (Over Share Rate)

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

**HOME EQUITY**

Up To 60 mos	5.99%	12.99%
72 mos	6.39	13.39
84 mos	6.89	13.89
120 mos	6.99	13.99
180 mos	7.19	14.19
240 mos	7.39	14.39
360 mos	7.89	14.89

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

Rates shown as of April 1, 2024.

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

(New And Used)

Up To 36 mos	7.59%	14.59%
48 mos	7.99	14.99
60 mos	8.19	15.19
72 mos	8.49	15.49

**RV/MOTOR HOME/TRAVEL TRAILER**

(New And Used)

Up To 60 mos	7.69%	14.69%
72 mos	7.99	14.99
84 mos	8.49	15.49
120 mos	9.29	16.29
180 mos	9.89	16.89

**READY CREDIT**

9.79% 16.79

**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	-

# Credit Cards

Let us help with the planning of your summer vacation.

InvesTex Credit Union MasterCard

Rates as low as

**7.9%\*  
APR**

\*APR means Annual Percentage Rates. Rates and terms are subject to change. Credit Card changes require 45 days advance notice.



## Check out the New and Enhanced Online Banking and Mobile App!

- Member to Member Transfers
- Debit Cards can be turned off and on as needed
- Customizable Dashboard
- New Design and Easy to Navigate

Visit website for more information.

**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: compliants@ cud.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**