

Start the New Year with a Fresh Financial Boost

Take control of your high-interest debt with a balance transfer! Easily move your existing credit card balances to your InvesTex Credit Card and enjoy lower rates, and one simple monthly payment.



No Balance Transfer Fees!

Rates as low as
10.9%
APR*

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



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

Refinance your vehicle and

**CUT YOUR
RATE IN HALF!²**

Plus, look inside for MORE
savings opportunities!

New Year, New Car!

**NO PAYMENTS FOR
90 DAYS!!**

**Special Signature Loan Rate
with Funded Vehicle Loan¹**

**6.59% APR* 48 Months
6.89% APR* 60 Months**

**NEW OR
USED VEHICLES**

4.29% APR*

48 MONTHS

4.59% 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. ¹6.59% APR for up to 48 months or 6.89% 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. ²Cut 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 January 1, 2026

Explore Our Low Rates!

VEHICLE LOANS APR¹ low as APR¹ high as (New And Used)

Up To 48 mos	4.29%	11.54%
60 mos	4.59	11.84
72 mos	4.89	12.14

SIGNATURE LOAN

Up To 12 mos	6.79%	14.04%
24 mos	6.99	14.24
36 mos	7.29	14.54
48 mos	7.39	14.64

HOME EQUITY LOANS

Up To 10 yrs	5.99%	13.24%
15 yrs	6.19	13.44

Rates shown as of November 6, 2025.
Refer to our website for additional loan rates.

MOTORCYCLE/BOAT & TRAILER/JET SKI APR¹ low as APR¹ high as

Up To 36 mos	5.99%	13.24%
48 mos	6.99	14.24
60 mos	7.19	14.44
72 mos	7.39	14.64



Need extra cash?

Your home can help!
Home Equity Loans with
InvesTex Credit Union!



Annual Meeting and Board Elections

InvesTex Credit Union will hold its Annual Meeting on **Wednesday, April 22, 2026 at 6:00pm**. The Annual Meeting will be held at the InvesTex Credit Union Board Room which is located at **8404 FM 1960 Bypass Road W, Humble, Texas 77338**.

This year, there are three positions open for election on the Board of Directors. A Nominating Committee, appointed by the Chairperson of the Board of Directors, has nominated one member for each Board position to be filled. The three positions, the terms for each position and the three nominees are as follows:

Position 7 (3-year term)



Stephen Havemann is a long-time credit union member joining StarTrust Federal Credit Union in 1990 and serving as a volunteer board member for 23 years. He has held board and committee positions including Co-Chairman, Treasurer,

Secretary, ALCO Committee, and Supervisory Committee. Stephen has a BBA in Accounting from Stephen F. Austin and holds a CPA certificate from the AICPA. Stephen is a retired Information Technology professional last serving as CIO of a healthcare service company.

Position 8 (3-year term)



Phyllis Kennedy started her Credit Union volunteering with StarTrust Federal Credit Union, where she served for over 25 years until the merger with InvesTex Credit Union. Phyllis has held many positions over the years with StarTrust FCU including Co-Chairman, Treasurer, Secretary, Marketing Committee Chair, ALCO Committee Chair and Compensation Committee. Phyllis was appointed to the InvesTex Credit Union Board Position 8 in July 2015. Prior to that time she served 2 years on the Advisory Committee with InvesTex and later joined the Compensation Committee and now Chairs the ALM Committee. Phyllis is a CPA and received a BS in accounting from Sam Houston State University.

Position 9 (3-year term)



Allan Griffin, Jr. has held a position on the board since 1994 and currently serves as the Treasurer and Chairman of the CEO/Compensation Committee. Allan is a graduate of SW Texas and Stephen F. Austin University. Allan retired from Humble ISD after serving the district for 36 years.

We look forward to your attendance at the Annual Meeting this year.

Further nominations may be made by official petition signed by 214 eligible members. Official petitions, Director Application and Agreement to Serve, and the Rules and Instructions for the Completion of the Official Petition may be obtained by contacting the Credit Union President located at 8404 FM 1960 Bypass Road W, Humble, TX 77338, between the hours of 9 a.m. and 4 p.m. Monday through Friday. Official petitions must be completed in full compliance with the election rules as set forth in the rules and instructions for the completion of the official petition and must include each signer's signature and printed name, the last 4 digits of the signer's member number, and the signer's complete address and telephone number. Members who are 18 years of age or older and who meet certain requirements under the Texas Finance Code and Regulations of the Texas Credit Union Commission are eligible for election. Official petitions must be accompanied by a signed statement from the nominee that he or she is agreeable to the nomination and will accept office if elected and should also include a brief statement of qualifications and biographical data. Elected officials are legally responsible for the fiscal integrity of the Credit Union and for compliance with State and Federal laws. Official petitions and the Director Application and Agreement to Serve form must be filed with the Secretary of the Board of Directors at the Credit Union office which is located at 8404 FM 1960 Bypass Road W, Humble, TX 77338, by 4 p.m. on February 13, 2026, which is the closing date for receiving nominations by petition. If no official petitions are received by 4 p.m. on February 13, 2026, there will be no election by ballot and no nominations from the floor. When only one member is nominated for each position to be filled, each nominee shall be deemed elected by general consent or acclamation. If there is more than one nominee for any position, the election shall be by mail ballot and the Secretary of the Board of Directors shall cause printed ballots to be mailed to members eligible to vote. In such event, the election shall be determined by plurality vote.

RSVP by 5:00pm on Friday, April 17, 2026 to Jana (Anders) Gonzales.
janders@investexcu.org or 281-506-1223

5:30pm-6:00pm: Refreshments
6:00pm: Meeting Begins