

Get Ready for the Holiday Season!

Make Holiday shopping easier with an
InvesTex Credit Card



Rates as low as
10.9% APR*

Apply today and enjoy a low rate
this Christmas season!

*APR means Annual Percentage Rate. Changes in rates or terms of credit cards requires a 45-day advance notice. Other restrictions may apply.

Great Rates Today. A Stronger Tomorrow!

Whether saving for a major purchase or
building long-term financial security, an
InvesTex CD can help grow your money.

Minimum **\$1,000** Deposit

Competitive Rates

Lock in your rate today!



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 November or
December loan payment
with **InvesTex Skip-A-Pay.**

Check the website for details.

It's Fall - Time for an Adventure!

**NEW
OR
USED
VEHICLES**

4.49% APR*
48 MONTHS
4.69% APR*
60 MONTHS

No payments for
**90
DAYS**
**CUT YOUR
RATE!**

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

6.79% APR* 48 Months | 6.99% 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. ¹6.79% APR for up to 48 months or 6.99% 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 October 1, 2026

VEHICLE LOANS APR^{*} low as APR^{*} high as
(New And Used)

Up To	36 mos	3.99%	11.24%
	48 mos	4.49	11.74
	60 mos	4.69	11.94
	72 mos	4.99	12.24
	84 mos	5.39	12.64

SIGNATURE LOAN

Up To	12 mos	6.99%	14.24%
	24 mos	7.19	14.64
	36 mos	7.49	14.84
	48 mos	7.59	15.04
	60 mos	7.79	15.14
	72 mos	7.99	15.24

Special Signature Rate:

6.79% APR^{*} Up to 48 Mos¹

6.99% APR^{*} Up to 60 Mos¹

CD SECURED

Up To 60 mos 4.00% (Over CD Rate)

SHARE SECURED

Up To 84 mos 5.00% (Over Share Rate)

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

HOME EQUITY

Up To	60 mos	5.89%	13.14%
	72 mos	5.99	13.24
	84 mos	6.19	13.44
	120 mos	6.39	13.64
	180 mos	6.49	13.74
	240 mos	6.59	13.84
	360 mos	6.79	14.04



MOTORCYCLE/BOAT & TRAILER/JET SKI

(New And Used)

Up To	36 mos	6.39%	13.64%
	48 mos	7.39	14.64
	60 mos	7.79	15.04
	72 mos	7.99	15.24

RV/MOTOR HOME/TRAVEL TRAILER

(New And Used)

Up To	60 mos	6.89%	14.14%
	72 mos	7.39	14.64
	84 mos	7.59	14.84
	120 mos	7.69	14.94
	180 mos	7.89	15.14

READY CREDIT

7.99% 15.24

CREDIT CARDS - NON-VARIABLE RATES

Visa Platinum Premier	10.90%
Visa Platinum	14.90
Visa Secured	14.90

Mortgage & Home Equity Loans



Mortgage

Finance or Refinance your home with a great rate!



Home Equity

No Fees¹ | No Closing Cost!¹

¹Loan 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.

Offering Early Direct Deposit!

Why wait until tomorrow when you can have it today?
With InvesTex, you can get paid up to 2 days early when you sign up for direct deposit.**

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

Board Elections

Members seeking consideration for nomination by the Nominating Committee must submit a personal resume and completed and signed Official Director Application and Agreement to Serve form. Official Director Application and Agreement to Serve form may be obtained by contacting the President at the credit union office which is located at 8404 FM 1960 Bypass Road W, Humble, Texas 77338, between the hours of 9:30am-4:00pm, Monday-Friday. For an applicant to be considered by Nominating Committee, all required forms must be turned into the credit union President by 4:00pm on November 6, 2026.