

Home Equity & Mortgage Loans



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.



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 website for details.

Cut Your Rate in Half!²

**NEW
OR
USED
VEHICLES**

4.79% APR*
48 MONTHS
4.99% APR*
60 MONTHS



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

7.29% APR* 48 Months | 7.59% 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.
¹7.29% APR for up to 48 months or 7.59% 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, 2025

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

Up To 36 mos	3.89%	11.14%
48 mos	4.79	12.04
60 mos	4.99	12.24
72 mos	5.29	12.54
84 mos	6.29	13.54

SIGNATURE LOAN

Up To 12 mos	7.79%	15.04%
24 mos	7.89	15.14
36 mos	8.19	15.44
48 mos	8.29	15.54
60 mos	8.59	15.84
72 mos	8.79	16.04

Special Signature Rate:

7.29% APR* Up to 48 Mos¹

7.59% APR* Up to 60 Mos¹

CD SECURED

Up To 60 mos 3.00% (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	5.69%	12.94%
72 mos	5.89	13.14
84 mos	6.19	13.44
120 mos	6.29	13.54
180 mos	6.39	13.64
240 mos	6.59	13.84
360 mos	6.79	14.04



Rates shown as of October 1, 2025.

MOTORCYCLE/BOAT & TRAILER/JET SKI

(New And Used)

Up To 36 mos	6.99%	14.24%
48 mos	7.49	14.74
60 mos	7.69	14.94
72 mos	7.99	15.24

RV/MOTOR HOME/TRAVEL TRAILER

(New And Used)

Up To 60 mos	6.99%	14.24%
72 mos	7.29	14.54
84 mos	7.49	14.74
120 mos	7.59	14.84
180 mos	8.29	15.54

READY CREDIT

9.79% 17.04

CREDIT CARDS - NON-VARIABLE RATES

Visa Platinum Premier	10.90%
Visa Platinum	14.90
Visa Secured	14.90

Visa Credit Cards



**Credit Card Rates
as low as**

10.9% APR*

-No Balance Transfer Fees

-No Cash Advance Fees

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

**Save for
the Future!**

**WATCH YOUR SAVINGS
GROW WITH A CD!**

Open with a minimum:

\$1,000

Check out our great rates!

**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 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.

**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. In order 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 7, 2025.