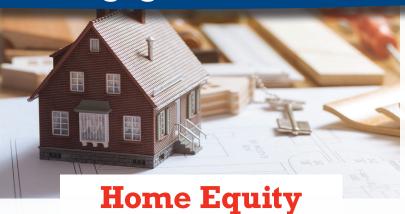
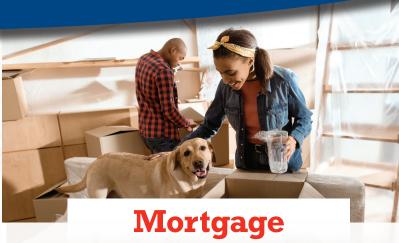
Home Equity & Mortgage Loans



No Fees¹ | No Closing Cost!¹

Loan amount cannot exceed 80% of the collateral values, less outstanding liens. Generally, (except for Title Policy and Appraisal costs) dosing costs will be paid by the credit union: however, in some instances certain costs will be paid by the member.



Finance or Refinance your home with a great rate!



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





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. See InvesTex Credit Union and the reduction of 5% when you refinance a vehicle from another financial institution to InvesTex Credit Union. See InvesTex Credit Union. The final rate cannot go below the A+ calculated rate for term/loan type requested.

Mailer as of October 1, 2025

VEHIC	LE LOANS	APR' low as	APR' high a
(New A	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
SIGNA	ATURE LOA	N	
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.