

# Owner's Guide





## Table of Contents

|                                   |      |
|-----------------------------------|------|
| Our History, Our Future           | 2    |
| The Credit Union Difference       | 4    |
| Savings Accounts                  | 6    |
| Checking Accounts                 | 8    |
| Managing Your Accounts            | 10   |
| Member Conveniences               | 14   |
| Lending Services                  | 16   |
| Products That Protect             | 21   |
| Locations and Contact Information | Back |



# Our History, Our Future

- 1952** Aldine Teachers Credit Union was established by W.W. Thorne, Superintendent of Aldine ISD, to serve district employees and their families.
- 1973** Membership expanded to include North Harris County Junior College.
- 1976** Main Office built by Aldine High School students.
- 1985** Drive-thru lanes added to the Main Office.
- 1990** Expanded the Main Office to support growth.
- 2000** Remote services such as FREE online banking, bill payment, and call center services were introduced.
- 2002** Membership reached 13,000.
- 2004** Name changed to InvesTex Credit Union to reflect the growing field of membership.
- 2005** Membership expanded to include the geographical area of Lone Star College System.
- 2005** First two branches were deployed: Cypresswood & Atascocita.
- 2005** ATMs were added to 6 Lone Star College System campuses.
- 2006** In-School branch opened at Carl Wunsche Senior High School.
- 2006** Membership reached over 14,500.
- 2006** Mortgage products were introduced to the membership.
- 2007** Implemented the "Adopt-A-School" program.
- 2007** Enhanced security for online banking users with multi-factor authentication.
- 2007** Upgraded credit union's main computer & network systems to enhance member service, continuity, and security.
- 2007** Merged with Associates Mutual Credit Union, expanding membership to 20,000 and adding the credit union's fifth branch location.
- 2008** Deployed branch location in Tomball.
- 2009** Despite economic challenges, continued strong growth.
- 2010** Began construction of NLW Heights Branch building.
- 2011** Deployed new facility for the NLW Heights Branch operations.
- 2012** Celebrated 60 years of service.
- 2012** Deployed new facility for the Atascocita Branch operations.
- 2013** Merged with StarTrust FCU, expanding membership to 27,000 and the credit union's sixth location.
- 2015** Began construction of FM 1960 Branch & Corporate Office.
- 2016** Opened FM 1960 Branch & Corporate Office.
- 2017** Reached \$200 million in assets.
- 2018** MasterCard Credit Card Conversion.
- 2019** Apple Pay, Google Pay and Samsung Pay

InvesTex Credit Union continues to make its own history year after year. Products & services available to InvesTex members match or beat other financial institutions. The credit union continues to be part of ongoing & worthwhile community efforts such as the "Adopt-A-School" program, independent school district educational programs, participation with several local business chambers, and much more. FREE services offered such as all electronic services, & checking accounts with no service fees are just a few ways InvesTex reinvests back into the membership. InvesTex Credit Union is Making Life Better since 1952!

# Our Mission & Vision

## **Vision Statement**

InvesTex Credit Union will develop lasting relationships that promote our members' quality of life and financial well-being.

## **Mission Statement**

InvesTex Credit Union is dedicated to the highest quality service for its members, while maintaining a solid financial foundation. Our core values reflect the strong character of our members and our growing relationship with them.



# **Member Owned- Member Proud: The Credit Union Difference**

When you open an account at a Credit Union, you're not just getting an account; you are purchasing a "share" of the Credit Union and becoming an owner, and at InvesTex Credit Union, the minimum opening deposit is only \$5.00. Unlike banks, credit unions are not-for-profit and exist only to serve our members. That's why you'll see that we offer higher rates on savings and investments and lower rates on loans. At a bank, you are just a customer with an account number. At a Credit Union, you are an owner with a member number.

Once you are a member of InvesTex Credit Union, you remain a member for life; even if you change jobs or move away. You can always take advantage of the benefits and services offered at InvesTex. Your family is also eligible to join. This includes your spouse, children, grandchildren, brothers, sisters, parents and grandparents. InvesTex is both a community & family financial partner!





## Who Can Join InvesTex Credit Union?

We welcome you to join the InvesTex family! InvesTex is a full-service credit union providing financial services in the North Houston area since 1952. InvesTex is a Safe and Sound financial institution. Your savings are insured up to \$250,000 per account number by American Share Insurance (ASI). Each account is separately insured up to \$250,000 (Savings, Checking, Money Market, IRA, and each CD).

The InvesTex Credit Union field of membership is open to: The employees and family members of Aldine, Conroe, Cy-Fair, Klein, Magnolia, Montgomery, New Caney, Humble, Splendora, Spring, Tomball, and Willis ISDs. We also serve the employees, family members, alumni and students of the Lone Star College System. Any business or organization located within the ISDs noted above, their employees and members are eligible.

Employees of retail merchants who are members of the Retail Merchants Association of Houston, Inc. are eligible. Anyone who lives or works within a 10 mile radius of any of our branch offices.

Individuals that live, work, worship, attend school in Downtown Houston, regularly conduct business in the City of Houston or if you work for one of our Partner Companies.

Persons who live, work, worship, or attend school in:

- Harris County, Texas
- Montgomery County, Texas
- Brazoria County, Texas
- Fort Bend County, Texas
- Washington County, Texas
- Chambers County, Texas
- Grimes County, Texas
- Galveston County, Texas
- Liberty County, Texas
- Waller County, Texas

and family members of such persons.

# Deposit Products

## Savings Accounts

Whether you're saving for a rainy day or a goal far into the future, InvesTex has the right account for you. With competitive rates and a variety of accounts, we make it easy to build that nest egg. To build your savings faster, you can use Payroll Deduction or Direct Deposit to make regular contributions. Dividends are paid monthly on the average daily balance.

**In addition to our Regular Savings, we also offer a variety of special accounts:**

## Secondary Savings Accounts

InvesTex has the right account for you; a Secondary Savings Account. You can customize the name of your Secondary Savings Account to whatever you like. Minimum amount to open is only \$5. Use Payroll Deduction or Direct Deposit services to help grow your balance. Dividends are paid monthly on the average daily balance.

## Money Market Accounts

The InvesTex Money Market Account allows you to earn a higher rate than a regular savings account to grow your funds faster.

- Only \$5,000 to Open
- No Direct Deposit Requirements
- Earn a Higher Dividend Rate on Average Daily Balances of \$5,000 and Greater
- No Monthly Service Charge if Average Daily Balance is \$5,000 or More and Only \$25 Otherwise
- Line of Credit Access
- Overdraft Protection
- FREE Electronic Services Including
  - Online Banking
  - Mobile Banking with Check Deposit
  - eStatements
  - Audio Response
- FREE Notary Service

## **Lil' Ropers Club**

Designed just for our members 0-13 years of age, the Lil' Ropers Club teaches the value of saving. Lil' Ropers are encouraged to make deposits with a focus on financial education. Dividends are paid monthly on the average daily balance!

## **iMember**

This account is for teens and young adults ages 14 to 24 and is truly a no-cost program focused on service and education.

iMembers can open up a savings and/or checking account, obtain a Visa Debit Card, and if age 16 or older, apply for a loan. iMembers can learn more about managing finances, managing credit, buying a first car, and other topics by visiting our website or a friendly staff member. Ages 14-15 require parental or guardianship joint signer.

## **Certificate of Deposit (CD) & Payroll Growth CD**

Certificates are available in a variety of terms with competitive rates to fit into any investment portfolio. If you would like to start investing in a Certificate, but don't have the initial \$1,000 deposit, our Payroll Growth CD was designed just for you. It requires only \$100 to open and you add to your CD by signing up for regular additions of \$25 through either Payroll Deduction or Direct Deposit. You will begin earning competitive dividends immediately and the Payroll Growth CD features a term of 12 months.

## **Individual Retirement Account (IRA)**

Statistics show that only one out of ten Americans is saving enough for retirement. With options including the Traditional IRA, Roth IRA or even the Coverdell Education Savings Accounts, you can prepare for the future. InvesTex offers an IRA CD with a minimum deposit of \$1,000.

## **Christmas and Vacation Club Accounts**

If you want to get a jump on Christmas or your next vacation, open a Christmas Club and Vacation Club Account. With regular payroll deduction, you'll build up the funds you need without straining your wallet. Dividends are paid monthly on the average daily balance.

## **Checking Account Options**

Getting the best deal takes time and energy, but when it comes to checking accounts it's well worth the effort. InvesTex checking accounts save you money because there are fewer and lower fees than checking accounts at banks. All of our checking accounts include Free Online Banking, Free Visa® Debit Card\* and Free Account Access by Phone.

### **Lone Star Checking**

- No Monthly Service Charge
- No Minimum Balance
- Unlimited Check Writing
- Direct Deposit Available
- Line of Credit Access
- Overdraft Protection Available
- FREE Electronic Services

\*Subject to approval

## **Lone Star Select Checking**

All of the features of Lone Star Checking plus:

- Direct Deposit Required

## **Lone Star Diamond Checking**

(For members 55 years of age or over)

- No Monthly Service Charge
- FREE Standard Checks (shipping and taxes not included) & Temporary Checks
- FREE Electronic Services

## **High-Yield Checking**

Combines the competitive dividends of an investment with the flexibility of a checking account:

- Only \$2,500 to Open
- No Direct Deposit Requirements
- Unlimited Check Writing
- No Monthly Service Charge if Average Daily Balance is \$2,500 and greater, and Only \$10 Otherwise
- Line of Credit Access
- Overdraft Protection Available
- FREE Standard Checks (shipping and tax not included)
- FREE Electronic Services

No matter which checking account you choose from InvesTex, you're sure to get the best combination in ease of access and low cost. With our large variety of services, we make it easy to conduct all of your financial business with one institution.

# Managing your Accounts with Ease: 24 Hour Services

With our 24/7 website, InvesTexCU.org, you can obtain information about your credit union, review products and services, access your accounts, and even apply for a loan. All of this access is right at your fingertips and more importantly; it is **FREE** - the only price that matters.

## Online Banking

Our Online Banking Service is available 24/7 and conveniently allows you access to all of your InvesTex accounts for a great price; **FREE!** No cumbersome, expensive software to buy. Just log onto InvesTexCU.org to perform a variety of transactions such as:

- Check Account Balances
- Review and Print Cleared Check Images and Statements
- Open New Accounts
- Apply for a Loan
- Bill Pay
- Create Account Alerts
- Transfer Funds
- And Much More!



## Mobile Banking App with Check Capture

Access your accounts at InvesTex securely, anytime, anywhere, with InvesTex Credit Union's Mobile Banking App with Check Capture.

The App is available for both iPhone and Android users. Mobile banking is a cost efficient and convenient remote service that is offered to the membership absolutely **FREE**.\*

The InvesTex Mobile Banking App is as convenient as Online Banking, and more. You can access your accounts and perform transactions 24/7 when and wherever your smartphone has network coverage. Simply download the FREE App to your smartphone; Apple's App Store for iPhone users and the Google Play Store for Android users.

Once you install the app and register, enjoy these key features:

- Secure Log-In
- Check Balances
- View Transaction History
- Transfer Funds
- Apply for a Loan
- Deposit Checks
- Bill Pay
- Find Locations
- And Much More

## eStatements

You will be automatically enrolled for **FREE** eStatements. When statements are ready, you will receive an email notification of its availability and you will then be able to access and download your statement from our secured site.

## Bill Payment

Pay your bills with the click of a button. It's an economical, convenient, and secure way to pay your bills. Bill Payment can be used for one-time payments or you can set up recurring payments such as your mortgage, insurance, utilities, etc. We make it easy to manage your finances with just one click and it's **FREE**.

\*Data rates may apply

## 24/7 Automated Phone System

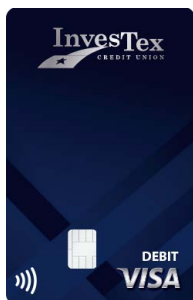
With a touchtone phone, your member number and your PIN (Personal Identification Number), you can access your account from anywhere, anytime! 24/7 Automated Phone System can be reached by calling 281-442-4917.

## Automated Teller Machine (ATM)

Get cash all over the world with your InvesTex ATM/Visa Debit Card, available on checking and savings accounts. Head over to an ATM, pop in your card, punch in your Personal Identification Number(PIN)and get your cash! Visit [InvesTexCU.org](http://InvesTexCU.org) for locations.

## Debit Card

The Visa Debit Card combines the convenience of plastic with the practicality of checks and EMV chip technology for enhanced security, greater fraud protection and easy use abroad. Use your Visa Debit Card for dining, shopping and travel, wherever you see the Visa logo displayed. Since it's a Debit Card, it doesn't replace your existing credit card and the funds are withdrawn from your checking account. The Debit Card also acts as an ATM card, with cash access to your account from any ATM displaying the Visa logo. Full details of each transaction will appear on your monthly statement. The card is subject to approval.



# Making Life Better: Member Conveniences

Let InvesTex simplify your life with some convenient services to make managing your money easy and efficient.

## **Direct Deposit**

With Direct Deposit, your paycheck or other recurring checks are automatically deposited into the account you designate; even if you are away on vacation! No more lines and no more worries that your check may be lost in the mail. Speak with your employer to find out if direct deposit is offered through your company.

## **Payroll Deduction**

Make saving painless and easy. With payroll deduction, a portion of your payroll check can be deposited into your account or be applied towards a loan payment. InvesTex accepts payroll deductions from all school districts and businesses within our field of membership, and deposits and payments are noted on your account statement.

## **Deposit Drop Box**

For your convenience after hours, we have a deposit drop box located at each branch location. Deposits will be posted to your account the following business day if received after hours. For your security, please don't deposit cash in the night drop.



## **Credit Union Official Checks**

When a personal check isn't accepted, try a Credit Union Official Check. Credit Union Official Checks are purchased with guaranteed funds; lowering the risk to the merchant. The funds for a Credit Union Official Check are withdrawn directly from your account, and you can choose to reference the transaction on your account. Credit Union Official Checks can be purchased through any member service representative.

## **Overdraft Protection**

Overdraft Protection is offered on all InvesTex checking accounts. InvesTex offers three programs: Account Transfer, Ready Credit Transfer, and Courtesy Pay Privileges.

With the Account Transfer Program, transfers of available funds are made to your checking account from the account you have designated to pay an item presented on insufficient funds. Transfers are made to cover the item and a small service fee per occurrence applies.

For qualified members, you may opt to have your Overdraft Protection withdrawn from your approved Ready Credit (Line of Credit).

The final Overdraft Protection Program is the Courtesy Pay Program in which you are given the privilege to overdraw your checking account and InvesTex may pay the debiting item up to a predetermined limit for a per item fee. We provide this only when you choose to opt-in.

Appropriate opt-in forms are available in our lobbies. Overdraft Protection through the Courtesy Pay Program is a "Privilege" and not a "Right" and can be removed at the discretion of the credit union.

## **Wires**

InvesTex Credit Union accepts incoming wires for our members at no cost to you. You can place outgoing wires to anywhere in the country or around the world for a small fee.

## **Notary Service & Signature Guarantee**

If you have documents that require a Notary or Signature Guarantee, just stop by any InvesTex location. Authorized staff can assist you at no charge.

## **Loans for all Reasons: Lending Services**

If you are purchasing or refinancing, InvesTex can help with an affordable loan. We have a variety of loan products with flexible terms to match your needs. At InvesTex, we make loans to make life better.

### **New/Used Auto, Boat, RV**

If you are in the market for a new or used vehicle, be sure to visit with one of our helpful member service representatives. Getting pre-approved is fast, easy, and gives you extra bargaining power at the dealership, no matter what you are buying. Also, with our great rates, you are sure to save. Motorcycle, Jet Ski, 4 Wheeler, Boat or RV? InvesTex can help with affordable rates and flexible terms.



## **Enterprise Car Sales**

InvesTex Credit Union has partnered with Enterprise Car Sales to offer credit union members certified vehicles at reasonable prices.

All cars for sale at Enterprise Car Sales have no-haggle pricing, which makes it easier to compare and find car sales online with the best prices. When you visit Enterprise car lots you will appreciate:

- Professional Car Dealerships
- Low-Pressure Car Sales Approach

Enterprise Car Sales has 3 locations in the Houston area. Visit Enterprise Online for locations, a list of inventory and more!

## **FREE Car Buying Service**

InvesTex has partnered with Member Auto Center (MAC) to provide you with a convenient, hassle-free car shopping program.

The program includes a one-stop car shopping website for your entire car researching needs. Avoid the typical sales people by visiting any one of our Preferred Dealerships in the Houston area and work exclusively with a Credit Union Representative.

Simply visit [InvesTexCU.org](http://InvesTexCU.org) to start your car shopping. This service truly makes auto-buying hassle-free.

- Get Pre-Approved Financing From your Credit Union
- Research Thousands of New and Pre-Owned Vehicles
- Calculate your Monthly Payment
- Submit for a No Obligation Price Quote
- Get a Listing of all Participating Dealers
- Get an AutoCheck Vehicle Report

## **Personal/Signature Loans**

Personal/Signature Loans can be used for bill consolidation, small home improvements, medical expenses, household furnishings, vacations, or whatever your needs are to make life better!

## **Savings or CD Secured Loan**

Don't clean out your savings account, cash out a CD or use a high-rate credit card! Use the money in your savings account or a CD as collateral for a Secured Loan. Best of all, you get a low interest rate loan and still earn dividends. For a CD Secured Loan, the term of the loan is determined by the term of your CD.

## **Credit Cards**

InvesTex offers the convenience of VISA Platinum Premier, VISA Platinum, and VISA Secured with interest rates lower than most. Our VISA Credit Cards offer worldwide acceptance, ATM accessibility, and cash advances along with many other benefits.

All feature:

- Low Interest Rates
- 25 Day Grace Period
- Worldwide Acceptance
- Digital Wallet

You can also view your credit card account through Online and Mobile Banking. You can review transaction history, make a payment, and set alerts on your credit card.

## Share Secured Credit Card

A Share Secured Credit Card is a great tool to help you build or repair credit. It's a VISA credit card which means you can use it at millions of retailers around the world. A Share Secured Credit Card requires a cash deposit that becomes the credit line for the account. Use a share secured credit card to buy a few items a month and pay off the balance in its entirety.

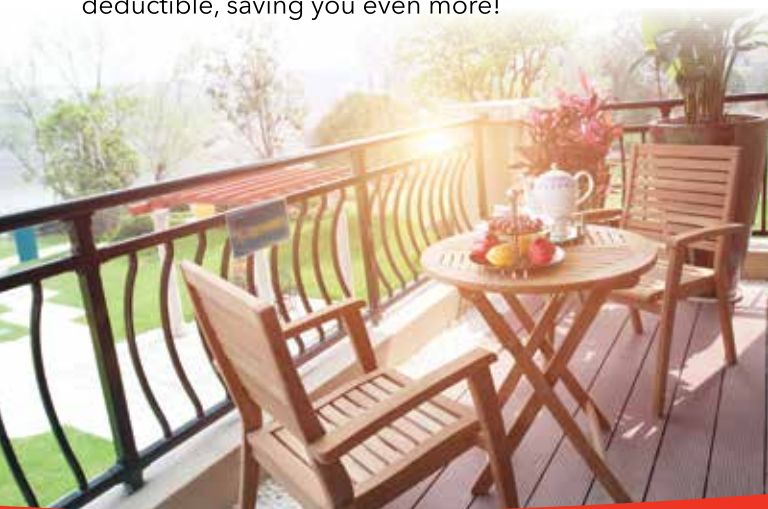
## Mortgage Loans

Make your new dream home a reality with a Mortgage Loan from InvesTex Credit Union.

We have partnered with Member First Mortgage to offer you a variety of mortgage products with great rates. Whether you are a first-time buyer or wish to refinance your present mortgage, InvesTex Credit Union can help meet your needs. NMLS #742883

## Home Equity

Want to take a trip around the world, complete home improvements, buy a new car? Tap the built-up equity in your house! Whatever your needs, a Home Equity loan could be the perfect answer for you. Borrow up to 80% of your home's value (less any outstanding liens) and choose from our flexible repayment terms. In many cases, the interest on your Home Equity loan may be tax deductible, saving you even more!





### **Ready Credit (Line of Credit)**

Need access to extra cash? With this approved Line of Credit, funds are available whenever you need them. Call us for an advance, make the transfer yourself, or stop by to pick it up. Ready Credit can also be used as overdraft protection on your checking account with transfers made to cover overdrafts.

# Products that Protect

## **Credit Life and Disability Insurance**

A loan is a financial resource that you promise to repay. If you were to become disabled or pass away, would your family be able to keep this promise? With Credit Life and Disability Insurance, you can rest easy that your family will be protected from a financial burden. Additionally, Credit Life and Disability Insurance will protect your income, your collateral, and your credit rating. Having peace of mind is a great value to you and your family.

## **GAP & ADR Insurance**

With GAP (Guaranteed Auto Protection) insurance, you are protected against a loss in the event of an accident or theft involving a total loss when your insurance doesn't cover your full outstanding loan balance. GAP will pay off your remaining balance, regardless of the amount (as of the date of the incident). Some limitations apply.

ADR (Auto Deductible Reimbursement) coverage pays up to \$1,000 per loss (limit two per 12 month period) when a loss is filed and paid by the insurance company.

## **Extended Warranty Plans**

Our Extended Warranties can give you greater purchase protection on your new or used vehicle purchase. Before you buy from the dealer, compare our plans to see how much you can save with us.



# truSTAGE™

## **TruStage™ Life Insurance Plans**

Exclusively for credit union members, we offer TruStage Life Insurance Policies to help you protect the people who matter most in your life. Underwritten by CMFG Life Insurance Company, these plans are designed to fit your budget and provide excellent coverage. Visit [InvesTexCU.org](https://InvesTexCU.org) to learn more about this important coverage or call 1-855-603-4702.

*TruStage™ Life Insurance is offered by TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union.*

## **TruStage™ Auto & Home Insurance Program**

Exclusively for credit union members like you, the TruStage™ Auto & Home Insurance Program provides affordable top-quality protection. You could enjoy discounted rates combined with online convenience and 24/7 claims service.

Get your free quote today online at [InvesTexCU.org](https://InvesTexCU.org), call 1-855-292-7418, or check our website to find a local representative near you.

*TruStage™ Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.*

## **Accidental Death & Dismemberment Insurance**

*\$2000 of TruStage™ Accidental Death and Dismemberment Insurance Coverage Is Yours.*

One of the nice benefits of credit union membership is a no-cost TruStage™ Accidental Death and Dismemberment (AD&D) insurance policy from CMFG Life Insurance Company. AD&D coverage pays you or your loved ones a cash benefit after an accident results in a covered injury or loss of life due to an accident.

You can get \$2,000 of coverage, paid for by your credit union, and provided by CMFG Life Insurance Company. You can also get up to an additional \$300,000 AD&D coverage from CMFG Life at affordable rates. Visit us online at [InvesTexCU.org](http://InvesTexCU.org) or call 1-866-491-3314 to get more information and to sign up for your no-cost or additional protection today.

*TruStage™ AD&D Insurance is offered by TruStage Insurance Agency, LLC and underwritten by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union.*





**Aldine Branch**

905 Aldine Bender  
Houston, TX 77032

**Tomball Branch**

24922 Tomball Parkway, Suite 100  
Tomball, TX 77375

**Cypresswood Branch**

230 Cypresswood Drive, Suite H  
Spring, TX 77388

**NLW-Heights Branch**

1614 N. Durham  
Houston, TX 77008

**Atascocita Branch**

5212 Atascocita Road  
Humble, TX 77346

**FM1960 Branch  
& Corporate Office**

8404 FM 1960 Bypass Road W  
Humble, TX 77338

**Office** 281-449-0109

**Fax** 281-449-3649

**Audio Response** 281-442-4917

**Website** [InvesTexCU.org](http://InvesTexCU.org)

**Hours of Operation****Lobby Hours**

Monday, Tuesday, Wednesday, Friday: 8:30am to 5:00pm  
Thursday: 9:00am to 5:00pm  
Saturday: 8:30am to 3:00pm

**Drive-Thru**

Monday-Friday: 8:30am to 5:00pm  
Saturday: 8:30am to 3:00pm

**eBranch**

Monday-Friday: 8:30am to 5:00pm  
Saturday: 8:30am to 3:00pm

Free Online and Mobile Banking, and Free  
Visa Debit/ATM Card Services are available 24/7



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT  
**A** AMERICAN SHARE INSURANCE  
This institution is not federally insured.  
Members' accounts are not insured or guaranteed by  
any government or government-sponsored agency.

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