

Debit Card Changes

InvesTex Credit Union is committed to exceeding our Members' Expectations. As part of that commitment, we have added new features to our Debit Card which requires us to reissue Debit Cards to our members.

You will receive a newly designed card and can start enjoying new features like Tap to Pay ("Contactless") as early as February 19th. On February 19th, please add your New Debit Card to your Digital Wallet (Apple Pay, Samsung Pay and Google Pay) and update your Alerts and Controls within Online or Mobile Banking.



BEGINNING JANUARY 22ND AND CONCLUDING ON JANUARY 28TH

Your new card, containing a new card number, will be sent.

WITHIN 7 - 10 BUSINESS DAYS

Your card will arrive within this timeframe. *Your New Contactless Debit Card cannot be activated until 02/19.*

FEBRUARY 19TH, 2025

Use the instructions provided with your new debit card to activate and begin enjoying features of your New Debit Card!

YOUR EXISTING DEBIT CARD WILL STOP WORKING ON FEBRUARY 19TH, 2025.



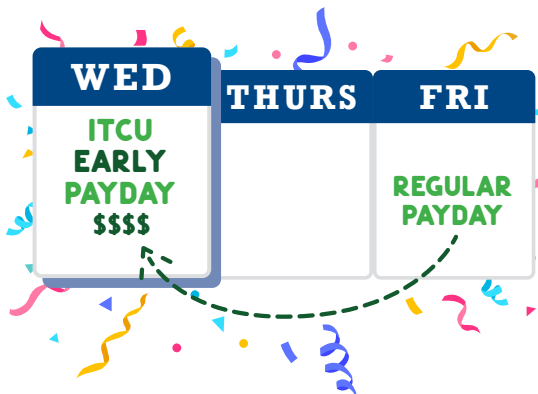
8404 FM 1960 Bypass Road W
Humble, TX 77338



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

Ask about Early Direct Deposit!



Cut Your Rate In Half!²

NEW OR USED VEHICLES

4.79% APR* 48 MONTHS
5.19% APR* 60 MONTHS
5.39% APR* 72 MONTHS



Refinance your vehicle from another institution!

Special Signature Loan Rates¹

6.99% APR* 48 Months | 7.29% APR* 60 Months

SIGNATURE LOAN

APR* low as

Up To 24 mos	7.59%
48 mos	7.99
60 mos	8.29

HOME EQUITY LOAN

APR* low as

Up To 72 mos	5.89%
120 mos	6.29
240 mos	6.59

CREDIT CARDS - NON-VARIABLE RATES

Without Rewards With Rewards

Mastercard Platinum Premier	8.90%	10.90%
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*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. ¹6.99% APR for up to 48 months or 7.29% 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 February 1, 2025

New Social Security Benefits Signed into Law



On January 5th President Biden signed the Social Security Fairness Act officially repealing the Windfall Elimination Provision and the Government Pension Offset. The WEP and GPO provisions were designed to reduce and, in some cases eliminate Social Security benefits for individuals that receive a government pension, Teachers receiving TRS, Firefighters, and Police. It is estimated that the average recipient subject to WEP/GPO will see a monthly benefit increase of approximately \$460 per month and more than \$1,000 for some spouses of affected workers. Another added benefit is the new law is retroactive for calendar year 2024. This could create a substantial windfall for any members that are subject to WEP or GPO.

So, what is next? We are still waiting on the Social Security Administration to provide details on how and when they will begin disbursements. If you are currently claiming Social Security, benefit increases should be automatic. If you have not claimed benefits you will need to schedule a meeting with the Social Security Administration to review your options. In the meantime, please go to www.ssa.gov/myaccount and make sure the Social Security Administration has your correct contact information. You can also view updates at www.ssa.gov/benefits/retirement/social-security-fairness-act.html. Lastly, it is a great time to develop a plan for any potential windfall or increase in monthly benefits.

If you have any questions on how these changes may impact your personal situation, please feel free to contact me.



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Mortgage & Home Equity Loans

Finance or refinance your home with a great rate!



No Fees¹ | No Closing Cost¹

¹Loan amount cannot exceed 80% of the collateral value, 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.