

# Credit Cards

Start the New Year off with a clean slate when you transfer your credit card balances!

No Balance Transfer Fees!

Rates as low as

**8.9%**  
APR\*

\*APR means Annual Percentage Rates. Rates and terms are subject to change. Credit Card changes require 45 days advance notice.



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 our **Loan Star Rewards Program** That Give you **Loan Rate Discounts!**



## Cut Your Rate In Half!<sup>2</sup>

**NEW OR USED VEHICLES**

**4.79% APR\***  
48 MONTHS

**5.19% APR\***  
60 MONTHS



Refinance your vehicle from another institution!

**Special Signature Loan Rates<sup>1</sup>**

**6.99% APR\* 48 Months | 7.29% 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. <sup>1</sup>6.99% 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. <sup>2</sup>Cut 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 January 1, 2025

VEHICLE LOANS (New And Used)	APR* low as	APR* high as
Up To 36 mos	4.59%	11.84%
48 mos	4.79	12.04
60 mos	5.19	12.44
72 mos	5.39	12.64
84 mos	5.99	13.24

SIGNATURE LOAN		
Up To 12 mos	7.49%	14.74%
24 mos	7.59	14.84
36 mos	7.89	15.14
48 mos	7.99	15.24
60 mos	8.29	15.54
72 mos	8.49	15.74

**Special Signature Rate:**  
**6.99% APR\* Up to 48 Mos<sup>1</sup>**  
**7.29% APR\* Up to 60 Mos<sup>1</sup>**

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 November 1, 2024.

MOTORCYCLE/BOAT & TRAILER/JET SKI (New And Used)		
Up To 36 mos	6.59%	13.84%
48 mos	6.79	14.04
60 mos	6.99	14.24
72 mos	7.29	14.54

RV/MOTOR HOME/TRAVEL TRAILER (New And Used)		
Up To 60 mos	6.79%	14.04%
72 mos	6.99	14.24
84 mos	7.39	14.64
120 mos	7.49	14.74
180 mos	8.29	15.54

READY CREDIT		
	9.79%	17.04

CREDIT CARDS - NON-VARIABLE RATES	Without Rewards	With Rewards
Mastercard Platinum Premier	8.90%	10.90%
Mastercard Platinum	11.90	13.90
Mastercard Platinum Secured	14.90	-

# Annual Meeting and Board Elections

InvesTex Credit Union will hold its Annual Meeting on **Wednesday, April 23, 2025 at 6:00pm**. The Annual Meeting will be held at the InvesTex Credit Union Board Room which is located at **8404 FM 1960 Bypass Road W, Humble, Texas 77338**.

This year, there are three positions open for election on the Board of Directors. A Nominating Committee, appointed by the Chairperson of the Board of Directors, has nominated one member for each Board position to be filled. The three positions, the terms for each position and the three nominees are as follows:

- Position 4 (3-year term) - William "Bill" Lakin (incumbent)**
- Position 5 (3-year term) - Dorothea Pickens (incumbent)**
- Position 6 (3-year term) - Teresa Dossman (incumbent)**

A brief statement of qualifications and biographical data for each of the nominees is included with this notice. Further nominations may be made by official petition signed by 214 eligible members. Official petitions, Director Application and Agreement to Serve, and the Rules and Instructions for the Completion of the Official Petition may be obtained by contacting the Credit Union President located at 8404 FM 1960 Bypass Road W, Humble, TX 77338, between the hours of 9 a.m. and 4 p.m. Monday through Friday. Official petitions must be completed in full compliance with the election rules as set forth in the rules and instructions for the completion of the official petition and must include each signer's signature and printed name, the last 4 digits of the signer's member number, and the signer's complete address and telephone number. Members who are 18 years of age or older and who meet certain requirements under the Texas Finance Code and Regulations of the Texas Credit Union Commission are eligible for election. Official petitions must be accompanied by a signed statement from the nominee that he or she is agreeable to the nomination and will accept office if elected and should also include a brief statement of qualifications and biographical data. Elected officials are legally responsible for the fiscal integrity of the Credit Union and for compliance with State and Federal laws. Official petitions and the Director Application and Agreement to Serve form must be filed with the Secretary of the Board of Directors at the Credit Union office which is located at 8404 FM 1960 Bypass Road W, Humble, TX 77338, by 4 p.m. on February 14, 2025, which is the closing date for receiving nominations by petition. If no official petitions are received by 4 p.m. on February 14, 2025, there will be no election by ballot and no nominations from the floor. When only one member is nominated for each position to be filled, each nominee shall be deemed elected by general consent or acclamation. If there is more than one nominee for any position, the election shall be by mail ballot and the Secretary of the Board of Directors shall cause printed ballots to be mailed to members eligible to vote. In such event, the election shall be determined by plurality vote.

We look forward to your attendance at the Annual Meeting this year.



**William (Bill) Lakin, Jr.** holds a Masters Degree from Sam Houston State University in Educational Administration and a Bachelor's Degree from Southwest Texas State University. Bill is a retired public school educator with 35 years of service. For the last 20 years of his service, Bill was a high school Principal. Currently, Bill is the President of the Klein ISD Education Foundation, and is a Director on his local Water Board. Bill has served on the Board since 2019.



**Dorothea Pickens** holds a Masters of Educational Administration and Special Education Degree from Prairie View A&M University and a Bachelor of Science Degree in Elementary Education and Special Education from the University of Arkansas. Before retirement, Dorothea was employed with Aldine ISD as Principal of Vines EC/Pre-K School. She is presently employed with Dayna International, Inc - Washington D.C. as a Head Start Reviewer/Consultant. Dorothea has served on the board since 1995; she currently serves as the board Secretary and Chairman of the Supervisory Committee.



**Teresa Dossman** holds a Masters Degree from Sam Houston State and a Bachelors Degree from Southwest Texas State. Teresa is retired from Spring ISD as Executive Director for Curriculum Design and is an Educational Sales Consultant for National Geographic., and owner of BrainWorks Educational Consulting LLC. Teresa is a Licensed Real Estate Agent with Better Homes and Gardens Gary Greene. Teresa has served on the board since 2007.

**RSVP by 5:00pm on Friday, April 18, 2025 to Jana (Anders) Gonzales.** [janders@investexcu.org](mailto:janders@investexcu.org) or 281-506-1223

5:30pm-6:00pm: Refreshments  
6:00pm: Meeting Begins