



SHAREHOLDER



SECU Visa Card Benefits for Your Summer Fun

If you're a SECU Visa Credit or Visa Debit Card holder, make sure you reap your full card benefits this summer. These perks are available year-round, but why not start your summer off with smart savings and added perks?

Visa Benefit: Auto Rental Collision Damage Waiver

If your summer travel plans include car rentals, your SECU Visa Credit Card provides auto coverage for damage due to collision or theft. Just use your SECU Visa Credit Card to pay for the rental and "decline the rental company's collision damage waiver¹" ... it's that easy! Make sure the cardholder's name is also listed as the primary renter on the auto rental contract, and that any additional drivers are listed on the agreement as well. Review a list of covered vehicles – most cars are covered, but Visa does have limitations on trucks and luxury cars.

Visit www.secu.slb.com for information on filing a claim. (SECU Visa Credit Card only.)

Visa Benefit: Zero Liability

If your SECU Visa Credit Card is compromised, Visa's Zero Liability policy protects you from unauthorized transactions. Your liability for unauthorized transactions is \$0. The policy does have a few limitations, so make sure you read prior to utilizing¹. (SECU Visa Credit Card only.)

Visa Benefit: Travel & Emergency Assistance

Travel & Emergency Assistance gives cardholders access to the right resources to solve an array of travel emergencies such as medical referrals, legal referrals, emergency ticket replacement, lost luggage locator service, emergency translation service, and more.

Cardholders are responsible for the cost of services received. Certain terms, conditions, and exclusions apply.

SECU Benefit: Saves You Money

Did you know that SECU's Visa Credit Card has a \$0 annual fee AND a fixed annual percentage rate as low as 9.9% APR?² Knowing you'll save a little bit extra each year on annual fees and fluctuating interest rates means you can treat yourself a little extra on vacation. (SECU Visa Credit Card only.)

SECU Benefit: Card Rewards

In addition to the many great benefits offered by Visa, SECU card holders earn ScoreCard[®] Rewards points. With Credit Cards earning 1 point per \$1 spent and Debit Cards earning 1 point per \$2 spent, these points can be redeemed for gifts (like Bose headphones, luggage, home gym equipment and more) or travel discounts on rental cars, hotels, and airfare. Visit www.scorecardrewards.com to create a profile and redeem your points for gifts. (SECU Visa Credit and Visa Debit Card.) Card holders can also redeem their ScoreCard[®] Rewards points for discounts at select gas stations, up to \$0.50 off per gallon (2,000 points per transaction, limitations apply). (SECU Credit and Debit Card.)

SECU Benefit: My Cards

We hope you read the front page article about My Cards. This great benefit gives you some powerful card tools to manage them. You can submit your travel notices, turn your cards on and off, view your spends by dollar amount, merchant, and quickly report fraud. My Cards is a great tool for your summer travel plans!

¹<https://usa.visa.com/support/consumer/card-benefits.html>. ²Rates based on credit score. Members must qualify.

My Cards is HERE!

We are excited to announce the launch of our new My Cards feature in Net24. My Cards is a powerful tool for monitoring your SECU Visa Debit and Credit Cards. The new feature is available for those with the Net24 Mobile App and included in the Net24 Online Banking platform. The upgraded card experience puts more control, convenience, and safety directly into your hands.

Use the feature to turn your cards on and off with the easy switch of a toggle. Members can easily see where every card is stored online, and transaction disputes are handled within the feature. My Cards allows members to set spending limits based on location, amount, merchant type, or transaction type, keeping them within budget.

Traveling? Use the new feature to set and send your travel plans. This 24/7 access feature can help you keep track of spending with a quick glance, and you'll see the merchant's name, logo, location, and contact information of every spend.

Scan the QR code below to watch an in-depth tutorial of the new feature. Using My Cards is easy! Just look for "Cards" at the bottom of your Net24 Mobile app or "My Cards" in your Net24 Online Banking and follow the prompts to enter your card information. The system will securely verify your card with your accounts and enable the feature for you to use.



From the President:

Your credit union remains strong through May 2023 YTD with \$904 million in assets, and 27,000 members. Our capital has grown to \$186 million, yielding a net worth ratio of 20.6%, which is a more than adequate safety margin as per NCUA (National Credit Union Administration – the Federal regulatory agency that insures credit unions) requirements.

SECU continues to remain 5-Stars rated for the 78th consecutive quarter through June 2023. The 5-Stars rating is the highest rating offered by Bauer Financial, Inc., indicating that SECU is one of the safest financial institutions in the U.S. You can rest assured we have your best interest in mind.

SLB Employees Credit Union Brand Refresh

You may have noticed our new logo and revised name for SECU on our website or marketing emails. Your credit union is now “SLB Employees Credit Union,” a decision made by our Management, Marketing Department, and Board to align with our corporate sponsor’s recent rebrand from “Schlumberger” to “SLB.” Rest assured, your accounts are still secure and we will continue to serve our members’ best interest.

SECU Member Survey

This summer we will send out our latest member survey to all members with valid email addresses and active accounts. Please take the time to complete the survey, which will be live for two weeks. Our Marketing Department, Managerial Team, and Board of Directors will review every response and answer to continue providing the best service for our members. We take the responses seriously and appreciate the effort of our members to complete the survey 0205. Look for survey results in the Fall 2023 edition of The Shareholder.

Technology Update

SECU Click Through: Online Click-Through Tutorials for Members

We now offer a comprehensive library of SECU Click Through Tutorials. In SECU Click Through, you can find mock platforms of some of our top banking services and ‘use’ the portal as if it were your own banking platform. Members have access to tutorials on SECU’s Bill Pay Service, Net24 Mobile Banking, Transfer Now, Net24 Online Banking, and My Cards (both Online and Mobile Banking versions).

My Cards

We are excited to announce the launch of My Cards, a new cards management feature in both Net24 Online Banking and Net24 Mobile. SECU Debit and Credit Card holders have some powerful tools to manage their cards, right at the tips of their fingers. With My Cards, cardholders can set Travel Alerts, turn cards on and off, monitor and set spending, easily report lost or stolen cards (or turn off a lost/stolen card), and so much more. Visit our new My Cards page to explore the feature, and look for “My Cards” in your Net24 Online and Mobile Banking platforms.



Harold Ottis
President

On behalf of SECU board of directors and staff, we thank you for your continued support.



Save Money... Refinance!

Refinancing your car (or boat or RV) this summer is a great way to save a little money on your monthly budget. SECU has some awesome loan specials, too! You can save up to 2% off your current interest rate with another lender (on a 48-month term and not to fall below our current floor rate). If you need longer than 48 months to pay off your refinanced loan, we offer 1.5% off on a 49-60 month term and 1% off on a 61-84 month term (not to fall below our current floor rate) 0614.


Refinancing with SECU also has some other great benefits to help you out, like 100% financing for up to 84 months. Defer your first month’s payment for 30 days and splurge on a summer trip. Set up autopay to automatically deduct from your SECU accounts and have peace of mind that your payment will go through on time, every time.

Use our refinance calculator to see what you could save this summer!

Featured Loan Rates



Auto Loan (ALA*)	4.99% APR*
Boat Loan (ALA*)	4.99% APR*
Motorcycle Loan (ALA*)	4.99% APR*
Consolidate (ALA*)	5.49% APR*
VISA Card (ALA*)	9.90% APR*

 Contact a Loan Officer today!

*APR is Annual Percentage Rate. Rates depend on terms and conditions. Contact a Loan Officer today!

*ALA is As Low As *Rates are accurate as of this edition's Shareholder publication and are subject to change.



The ScoreBIG Sweepstakes is Coming!

Spend with your SECU Visa Credit or Debit card this summer for a chance to Score BIG! From food to fuel, use your cards to earn an entry into the sweepstakes with every qualifying purchase. The more you use your card, the bigger the prize of ScoreCard® Rewards points!

During the Sweepstakes Period, for every qualifying purchase transaction using your SECU Visa Credit or Debit card, you will receive one entry into the Sweepstakes, plus one FREE entry every month. Purchase Entries must be received between Tuesday, August 1, 2023 at 12:00:01 AM ET and Tuesday, October 31, 2023 at 11:59:59 PM ET. Winners will be notified by email or phone following the sweepstakes.

1,500,00 Points	60+ Purchases*
1,000,000 Points	30-59 Purchases*
500,000 Points	29 or less Purchases*

*Total purchases Aug. 1 – Oct. 31, 2023

Read the official rules online at
<https://info.scorecardrewards.com/ScoreBIG>

SECU Staff Happenings

SECU welcomes several new members to the team!

Dave Koch joins SLB Employees Credit Union as the SECU Internal Auditor. Prior to joining the team, he was with Wells Fargo for two years and has a 20-year career in banking. He is originally from Milwaukee, Wisconsin, but has been in the Houston area since 2005. Away from the office, he enjoys being outside, listening to music, trying new foods, and traveling with his family. Welcome, Dave!

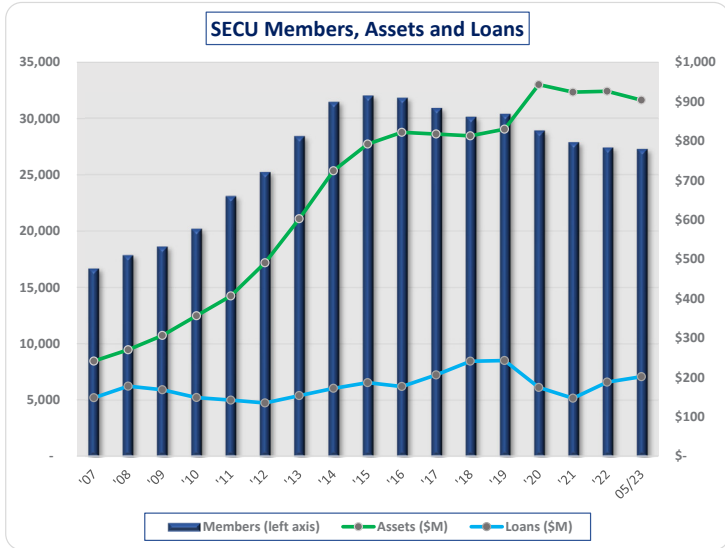
Tracy Batiste joins SECU as our newest Teller. She has been in the banking industry for 25 years, joining SECU from Primerica Bank (9 years). Tracy is a native Houstonian, born and raised. She enjoys spending time involved with her church, at home, and in her backyard. She also enjoys time with her husband, children, and grandchildren.

SECU and the Sugar Land Space Cowboys

On Friday, May 12th, the staff, board, and family of our great team enjoyed a minor league baseball appreciation event at Constellation Field 0830. An RBI single in the sixth and another solid outing from the bullpen helped the Sugar Land Space Cowboys take down the El Paso Chihuahuas 5-3 in front of a sellout crowd. We look forward to many staff and board appreciation events to come.



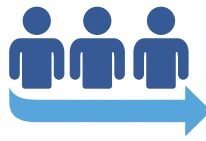
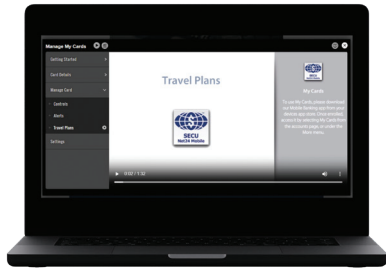
SECU Member Asset Chart



Traveling This Summer? Cardholders, Submit a Travel Notice!

Before you hit the road, make sure to send us a Travel Notice to let us know when you'll be traveling and where you'll be going. Use the new My Cards feature in your Net24 Mobile or Online Banking platforms to submit the notice. It's important to note that Travel Notices are no longer submitted through Security Center. Cardholders manage their own travel plans in My Cards and settings are instant.

Scan the QR code from our My Cards article on the front page to access the tutorial video and click on "Travel Plans" from the left-side menu bar for a step-by-step walkthrough of submitting your plans.



SECU Committee Service

We are always looking for volunteers who are interested in serving their Credit Union through committees (monthly meetings). If interested, please contact our President, Directors, or email secu@slb.com.



Meet the Board SECU Executive Board

Chairman – Joe Van Valkenburgh

Vice Chairman – Sonny Johnston

Treasurer – Kannan Venkataraman

Secretary – Nadia Hasouris

Board Members – Jerry Harper, Bob Fons, Jodie Lowry, John Zarnowiecki, Nihal Wijeyesekera

Privacy & Disclosure Information

The following information is available online at www.secu.slb.com (Ask A Question: Privacy Policy)

1. [Privacy policy \(with Opt-Out form\)](#) See Privacy, Documents, & Legal: Privacy Policy
2. [Documents available to members](#) See Privacy, Documents, & Legal: Documents Available to Members (upon request)
3. [Process of filing complaints](#) See Privacy, Documents, & Legal: Filing a Complaint



SECU Statement of Condition

(as of May 2023) \$ in Millions

- Assets – \$904
- Savings – \$713
- Loans – \$202
- Members – 27,000

IT PAY\$ to Read the Shareholder!

Locate the first four sequential numbers of your birth date (**MMDD**) in this newsletter and win \$25 (cannot be part of a string of numbers). Only primary members are eligible, using the current issue.



SLB Employees Credit Union

MEMBER OWNED, MEMBER LEDSM



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Contact Us!

www.secu.slb.com

secu@slb.com

Tel: (281) 285-4551

Toll Free: (800) 272-7328

Fax: (281) 285-4436