



SLB Employees
Credit Union

MEMBER SERVICES

2026

General Information

SLB Employees Credit Union is a common bond financial institution. Account holders are members united by the SLB bond and invest their savings in the form of shares, which pay dividends based on SECU's financial success. These funds are then available to loan to other members at competitive interest rates. The National Credit Union Administration (NCUA), a federal agency, insures your savings accounts up to \$250,000.

SECU is Schlumberger Employees Credit Union, DBA SLB Employees Credit Union.

Location

205 Industrial Blvd., Sugar Land, Texas 77478

Phone: (281) 285-4551 or (800) 272-7328 | Fax: (281) 285-4436

Email: secu@slb.com | Web Address: www.secutex.com



Shared Branches

Take advantage of over 5,000 nationwide shared branches. As a SECU member, you can visit any credit union where you see the CO-OP Shared Branch logo and conduct basic banking transactions.



Scan the QR Code to find your closest CO-OP Shared Branch.

www.co-opcreditunions.org



ATM Access

SECU participates in Allpoint, America's largest surcharge-free ATM network. With over 55,000 ATMs worldwide, Allpoint provides unmatched convenience and savings.



Scan the QR Code to find your closest Allpoint ATM.

www.allpointnetwork.com

Membership

All full-time employees of SLB and its subsidiary companies can become a member of SECU. Your immediate family (spouse, children, and stepchildren) are eligible for membership once you have joined. You get to keep your membership for life, wherever your career may take you, even after you leave the company. Apply for membership online at www.secutex.com.

Savings

Choose from a variety of savings accounts designed to meet your financial goals.

Primary Savings (Share) Account

A Savings Account with a minimum deposit of \$5 establishes your membership and gives you access to all SECU services. With an average daily balance of \$100, you can earn competitive dividends. The dividends are calculated on your daily balance and are paid monthly.

Secondary Savings (Share) Account

The Secondary Savings Account gives you the opportunity to earn higher-than-average rates. With an average daily balance of \$100, you can earn competitive dividends. The dividends are calculated on your daily balance and are paid monthly.

Youth Savings Account

Youth Savings Accounts can be opened with a minimum of \$5 and begin earning dividends without a minimum amount requirement (available for children and step-children up to age 17).

55Plus Savings Account

Age 55 or older? Our 55Plus Savings Accounts can be opened with a minimum of \$5 (no minimum amount required to earn dividends). Dividends are calculated on the daily balance and are paid monthly.

Individual Retirement Accounts

Whether you want to save for retirement or earn a guaranteed return on your investment SECU has IRA options to help meet your goals.

Traditional IRA

With a Traditional IRA, you defer paying taxes on your savings until you begin taking distributions. There are no initial or monthly fees.

Roth IRA

With a Roth IRA, you'll pay taxes only on the funds you invest, then make tax-free withdrawals later. There are no initial or monthly fees.

Checking

At SECU, you can choose from a variety of checking accounts for value and convenience. All qualifying checking accounts offer a VISA® Debit Card and overdraft protection. Free online bill pay ★ is available to US-residing Members.

Budget Checking Account

This flexible checking account option can be opened for qualifying members with a \$5 opening deposit and no minimum balance fee (all standard checking fees apply). This account is non-interest bearing.

55Plus Checking Account

This checking account is a benefit for members 55 years of age and older. To receive 55Plus account benefits, current account holders must apply for this service. Interest is earned without the minimum balance requirement.

Standard Checking

A \$500 deposit opens your interest-bearing checking account and a minimum of a \$500 average daily balance earns interest; falling below the \$500 minimum will incur a fee. Once the account is funded, there are no per-check or annual fees, you can request up to 20 temporary checks, and your first order of 150 checks are free at opening (shipping costs apply).

Certificate of Deposit Accounts

If you need to earn a guaranteed return at a higher interest rate than with a savings account, a Certificate of Deposit (CD) may be a great choice. A CD is an NCUA-insured, longer-term investment account that earns a fixed rate of interest (or dividend) for a certain period of time.

SECU members can open a six, 12, 18, 24 or 36-month CD that renews automatically at the current rate. CD accounts require a minimum deposit of \$1,000.00. Interest is both compounded and paid monthly. Certificates automatically renew at maturity, unless otherwise elected, for the same term at the current SECU available rate. Early withdrawal penalties apply (see Truth-in-Savings Disclosure). There is a 10-calendar day grace period after the maturity date to withdraw or change terms without a penalty.

Education Opportunities

SECU is here to help you reach your financial goals. We offer monthly Home and Auto Buyer's Workshops, giving you the guidance and tools you need to make confident decisions. In addition, our Online Education Center provides a wealth of resources, including identity theft and fraud prevention tips, informational videos, and Click-Thru tutorials of many of our digital services.

★ Look for the star icon throughout this brochure to identify services with Click-Thru Demos in our Online Education Center at <https://www.secutex.com/education-center>.

Auto & Specialty Loans

At SECU, we make borrowing simple. From everyday needs to big purchases, we offer competitive rates and flexible terms designed to fit your budget. Think of us as your go-to lending partner. We can even assist SLB expats with their loan needs, regardless of an established US credit history.

Auto Loans & Refinancing

Buying a car is easier with SECU. We offer low rates, flexible terms up to 84 months, and financing for up to 100% of your purchase, including tax, title, and license. Get pre-approved before you shop to boost your confidence and enjoy the bargaining power of a pre-approved, low interest rate. We even offer year-round Auto Loan Refinancing specials, between 1%-2% off your current interest rate from another lender. View our website for terms and details on refinancing options.

Other Vehicle Financing with Specialty Loans

We can help you finance more than just a car! With a SECU Specialty Loan, we can help you finance your ATV, Boat, Motorcycle, RV, Specialty (Classic Cars), and more.

Contact our Lending & Collateral Protection Manager for questions.



David Koch
SECU Lending & Collateral
Protection Manager

(281) 285-4551
dkoch@slb.com

Home Loans

SECU is proudly partnered with SWBC to help you with your home lending needs. Whether you're looking to buy your first home or refinance an existing home, we're happy to help. Fill out a prequalification application at www.swbcmortgage.com/secu to get started.

We keep things simple with great rates, no pre-payment penalties, flexible fixed and adjustable-rate loan options, and a 60-day rate lock when you have a home under contract. We can even help if you're a SLB expat moving into the US with no prior US credit history.

Contact our Home Loan Officer Sallye Gibson for questions.



Sallye Gibson
Financial Institution Loan Officer
NMLS #: 232365

(832) 570-2897
sgibson@swbc.com

Other Loans

Bridge Loans

A short-term Bridge Loan with SECU can help you with immediate cash flow until you secure permanent financing. If used to pay off a 401K loan, the term limit is 30 days and payment will be made to the 401K plan administrator.

Debt Consolidation Loans

Struggling with multiple loan or credit card payments? SECU offers Debt Consolidation Loans to consolidate unsecured debt from another financial institution into a Signature Loan. Rates are competitive and the loan application process is simple. Members must meet lending qualifications to receive a loan, and “new money” qualifies for an even lower rate!

Line of Credit

A Line of Credit can help you cover financial emergencies or short-term cash deficiencies. It's an unsecured financing option that offers a two-year period of pre-approved credit. You won't accrue any interest expenses until you withdraw on available funds. Once the funds are drawn, the minimum payment is based on a 36-month loan payoff schedule. Every time you make a withdrawal, a new payment schedule is calculated.

Share and Certificate Secured Loans

SECU Share and Certificate Secured Loans allow you to secure funds using the balance in your SECU savings as collateral. SECU can loan up to 100% of your Share or Certificate of Deposit (CD) current account value. Your Share or CD funds must be on-deposit prior to the disbursal of the loan.

Signature Loans

SECU offers shorter-term, unsecured financing with Signature Loans, also called a “Personal Loan.” A Signature Loan with SECU can help you fund a home project, purchase a major appliance or new furniture, help pay for school supplies or a new computer, or fund your next vacation. A Signature Loan with SECU is a great option for SLB Employees/SECU Members who are relocating in the United States and need quick cash to help make ends meet.

**Scan the QR Code to view
current SECU loan rates.**



VISA Card Services

Enjoy worldwide purchasing power with impressive benefits from both SECU and Visa.

Visa® Credit Card (acceptable worldwide)

Enjoy the convenience and flexibility of a SECU Visa Credit Card. With a fixed APR as low as 9.9%–12.5% and no annual fee, it's a smart way to manage your spending. You'll have easy ATM access, a 27-day grace period, no markup on International Service Assessment Fee, and the opportunity to earn ScoreCard Rewards® on qualifying signature purchases. Plus, with My Cards, you'll have a better card experience right at your fingertips.

SECU partners with Visa to offer the traditional Visa Platinum Card and the following benefits:

- Auto Rental Collision Damage Waiver
- Travel Accident Insurance
- Travel Emergency Assistance

Visa® Debit Card (acceptable worldwide)

Your SECU Debit Card makes everyday spending simple. It's linked directly to your SECU checking account and lets you earn ScoreCard® Rewards points on qualifying purchases. Get cash back with your PIN at participating retailers and enjoy up to four free ATM withdrawals each month. Access surcharge-free ATMs worldwide through the Allpoint Network and manage your card anytime with My Cards for a better card experience.

SCORECARD® Rewards Points Program

Reward yourself with great merchandise and travel rewards! SECU Card holders earn ScoreCard® Rewards points with every purchase. SECU Visa Credit Cards earn 1 point for every \$1 spend and SECU Visa Debit Cards earn 1 point for every \$2 spend. Points can be redeemed at www.scorecardrewards.com for travel discounts, fuel discounts, gift cards and more. Visit www.scorecardrewards.com to set up an account, redeem rewards, view your rewards accounts, and learn more.

SECU Visa cardholders automatically participate in annual sweepstakes campaigns with each qualifying purchase as an entry during the sweeps period. Look for the sweepstakes promotions on our website.

My Cards ★

Control your SECU cards on your terms. With the My Cards feature available in Net24 Online and Mobile Banking, you can turn your cards on/off as needed, know where your cards are stored with online merchants, set spending limits, manage your travel plans, and more. Explore all the benefits and features available to you through My Cards with our video tutorial.

Online Services

Net24 Online Banking Service ★

With SECU's Net24 Service, you have secure, 24/7 access to your accounts from anywhere in the world. You can view balances, transaction history, and check images, transfer funds between accounts or other financial institutions, and even reorder checks or stop payments. Enjoy the convenience of free bill pay, request loans and wires, view eStatements and eNotices, and receive email or text account alerts. Explore all the benefits and features available to you in Net24 Online with our video tutorial and Click-Thru Demo.

Net24 Mobile Access ★

With Net24 Mobile Banking, you have secure access to all your SLB Employees Credit Union accounts right from your smartphone or tablet.

Check your account balances, transfer funds, see your account history, pay bills, deposit checks up to \$5,000, find an ATM, and more.

To start, simply download the free Net24 Mobile Banking app from the Google Play or App Store. Search for "Schlumberger Employees Credit Union." The app is available for download for US carriers and limited outside carriers only. Use your Net24 Online Banking credentials to log in.



Unable to download Net24 Mobile? Our Net24 Online Banking platform is available worldwide, 24/7/365. Use a browser on your smartphone to log in or access your accounts using Net24 Online Banking from a personal computer.

Explore all the benefits and features available to you through Net24 Mobile Banking with our video tutorial and Click-Thru Demo.

Other Services

SECU also offers other convenient services:

- ATMs: Surcharge-Free worldwide network. Visit www.allpointnetwork.com
- Cashier's and Teller Checks
- Direct Deposit/Payroll Deduction
- Financial Services: Financial Planning and Brokerage
- Insurance options and discounts through TruStage®
- Foreign Check Collection
- Notary and Signature Guarantees
- Wire and Money Services (Domestic & International)

Mission

Schlumberger Employees Credit Union, DBA SLB Employees Credit Union (SECU) is a not-for-profit, full service financial institution dedicated to assisting Members in meeting their financial needs.

Vision

For SECU to be recognized as a leading financial services provider by:

- Anticipating and responding to Members' unique needs
- Providing secure, economical, and convenient services
- Developing superior long-term Member relationships

Guiding Principles & Values

SECU aims to provide superior service to Members by adhering to a strong set of guiding principles and values:

- Honesty
- Teamwork
- Professionalism
- Positive Attitude
- Sharing the Vision

What's Next?

Now that you're a member, we'd love to keep you connected with everything happening at SECU. Members receive The Shareholder, our quarterly newsletter featuring new services, financial tips, and important updates. Each spring, we also invite you to participate in our Annual Meeting, where members come together to review the year and look ahead.

If you're a current SLB employee, be sure to join our Viva Engage page for updates on rates, loan specials, workshops, and more. Search for "SLB Employees Credit Union" to join. And don't forget to set up direct deposit so your paycheck goes straight into your account.

Our SECU Marketing Team also continues to visit Houston-area and out-of-town SLB and subsidiary company facilities to assist current and potential members. Want SECU to visit your facility? Contact Brittany Brack, SECU Marketing Communications Lead, at bbrack@slb.com to schedule a site visit with your leadership team.

Welcome to SECU. We're glad you're here!

Contact Information

Phone: (281) 285-4551 or (800) 272-7328
Fax: (281) 285-4436 | Email: secu@slb.com
Web Address: www.secutex.com

Main Branch
205 Industrial Blvd.,
Sugar Land, Texas 77478

Mailing Address
PO Box 1349
Sugar Land, Texas 77487-1349

SECU



**SLB Employees
Credit Union**

All rates and services displayed in this publication are valid as of January 1, 2026.
Members must qualify. SECU is Schlumberger Employees Credit Union, DBA SLB Employees Credit Union.

