



SHAREHOLDER



Vacation Frauds

Planning a vacation should be exciting! With summer just around the corner, many SECU members are starting to make plans for summer fun. Unfortunately, travel season also brings an increase in fraud and scam activity. As your credit union, our priority is helping you protect your hard-earned money so you can focus on making memories, not disputing charges. Vacation scams are becoming more sophisticated, targeting travelers through fake rental listings, fraudulent car reservations, and payment schemes designed to drain accounts quickly. Awareness is your first line of defense. Here are some of the most common vacation-related scams and what you can do to protect yourself.

Fake Rental Property Listings

Scammers copy legitimate listings from sites like Airbnb and Vrbo, then repost them at a discounted price. They often pressure travelers to pay outside the platform via wire transfer, gift cards, or peer-to-peer payment apps.

What to do: Always book directly through reputable platforms and keep communication and payments within the site. Verify URLs before making your payment, be cautious of deals that seem “too good to be true,” and never send payment through untraceable methods.

Fraudulent Car Rental Deals

Fake websites impersonate well-known companies such as Enterprise Rent-A-Car or Hertz and advertise steep discounts and request full prepayment. Once payment is made, the reservation doesn't exist.

What to do: Type the company's web address directly into your browser rather than clicking on ads or links. Verify reservations by calling the company's official customer service number.

Payment and “Emergency” Money Scams

Travelers are often targeted by phishing emails or text messages claiming a booking issue or urgent travel problem. Others receive calls from someone pretending to be a family member stranded and in need of immediate funds.

What to do: Pause before responding. Verify requests independently using trusted contact information. Never share account numbers, login credentials, or one-time passcodes. Don't click links in your email or texts unless you've verified them, and if you're unsure of an incoming call, hang up and call a verified number back directly.

Public Wi-Fi and Card Skimming Risks

Using unsecured public Wi-Fi at airports, hotels, or cafes can expose your financial information. Similarly, compromised ATMs or gas pumps can capture card data with just one swipe.

What to do: Avoid accessing sensitive financial accounts on public Wi-Fi. Use mobile data or a secure connection when possible and monitor your accounts regularly through online or mobile banking. Look for signs of tampering at ATMs and gas pumps and check your credit card statements on a regular basis.

Before you travel, consider adding your SECU cards to MyCards within Net24. Receive real-time alerts of spends, set limitations, and turn your cards “off” when not being used. Notify us of your travel through MyCards, and review your transactions regularly to help fight fraud.

Your vacation should be about rest and relaxation, not financial recovery. We're here to help you travel confidently and keep your finances secure every step of the way.



Melanie Aguilar
President

From the President:

Your credit union remains strong through February 2026 YTD with \$901 million in assets, and 27,000+ members. Our capital has grown to \$225 million, yielding a net worth ratio of 25.02%, 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 89th consecutive quarter through March 2026. 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.

79th Annual Meeting Held

SECU held the 79th Annual Meeting of Members on Monday, February 16, 2026, via recorded webinar with a strong attendance. With 942 people from 73 countries and 31 states registered to attend; 348 people attended, consisting of both members and potential members.

Sonny Johnston, SECU Chairman of the Board of Directors, kicked off the annual meeting with a general overview of “What is a Credit Union,” followed by an explanation of SLB Employees Credit Union. SECU is a MEMBER OWNED, MEMBER LED SM financial institution, sponsored exclusively by SLB. We continued to see growth in 2025, despite a challenging financial environment as the global economic climate felt the impact of continued rising interest rates, supply chain issues, and geopolitical instability. SECU’s assets, member deposits, and member numbers remained stable and secure. At the time of the Annual Meeting of Members, SECU boasted a superior 5-star rating for the 88th consecutive quarter 0518. Since then, and at the time of this publication, SECU has received the accolade for 89 consecutive quarters. Following Johnston, SECU’s new President Melanie Aguilar presented the President’s Report. SECU’s assets remained stable during 2025. Our Loan Growth decreased 10.4% and we are still very well-capitalized, at 24.9%. We’ve come a long way since our first meeting in 1947, with just 152 members and \$5,200 in assets. We are proud to report during 2025, SECU was able to return a record \$11.6M to members in the form of dividends and interest - this record was nearly 17% higher than the amount paid out in the prior year.

Aguilar also discussed fraud awareness, which still trends among financial institutions and is ever-evolving. SECU provides our members safe and secure ways to conduct their transactions through mobile and online banking, but we urge our members to be aware of fraud and potential scams. Aguilar ended her portion of the meeting by discussing credit union plans as we move forward into 2026, including improved processes for member access. The presentation concluded by addressing some of the Questions and Comments left in the registration meeting sign-in. SECU reminds members to notify us via Net24 of Travel Plans, and to be aware of scam and fraud attempts. \$1,700 in total e-door prizes were awarded to the following members in attendance: Matias M. (\$200), Doug G. (\$200), Cindy B. (\$200), Slim F. (\$300), Lawrence H. (\$300), and Daniel G. (\$500). Members were selected at random at the conclusion of the meeting, noting who was in attendance for the entirety.

Be Aware of Artificial Intelligence Scams

Artificial intelligence is making everyday life easier in many ways, but it’s also giving scammers new tools to target consumers. At credit unions across the country, fraud experts are seeing a rise in scams that use AI to create convincing messages, voices, and even videos designed to trick people into sending money or sharing sensitive information.

Voice cloning is a concerning tactic, especially if it comes to hearing voices of loved ones asking for money or help. With just a few seconds of audio from social media or voicemail recordings, scammers can replicate someone’s voice and call pretending to be a family member or friend in an emergency. If you receive a call like this, hang up and contact the person directly using a known phone number. Never send money through a wire without verifying directly from your loved one first.

Scammers are also using AI to produce more convincing phishing emails and text messages, often impersonating financial institutions or government agencies. These messages typically ask you to click a link or provide account information. Review emails and texts carefully if you are expecting a delivery or ACH transfer. Think! Don’t click. If it looks like spam, mark it as spam from your email or phone carrier and delete the message.

Always access your financial accounts through official websites or apps and contact your credit union directly if something doesn’t seem right 0701. Staying alert is one of the best ways to protect yourself from evolving scams. Review our new Fraud Resources Center on our website to find information on SECU security features, recent frauds to be aware of, and how to get help if you’ve been scammed. Visit www.secutx.com/member-resources/fraud-resources-center, or click on “Member Resources” and then “Fraud Resources Center.”

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

Meet Your New SECU President

Please join us in welcoming SECU’s new President, Melanie Aguilar. Melanie’s journey with SLB began while she was still in college as the District Clerk for Schlumberger Dowell. After graduating from Texas A&M University with a Bachelor’s degree in Accounting, Melanie continued her career with Schlumberger as an Assistant Treasurer for OFS/OFC. She has held various roles in accounting and finance throughout her career with SLB including Financial Reporting Accountant, General Ledger Manager, USL Business Analyst, NAM Operations Controller for Artificial Lift & Completions, and US Well Services Transformation Business Analyst 0930. She began with Schlumberger Employees Credit Union in 2011 as the Compliance Manager/Controller through 2016, served as the SECU VP/CFO from 2016-2025, and began her role as SECU President in 2026.

Now, as President, Melanie brings both institutional knowledge and a forward-looking vision to SECU. Having grown within the Schlumberger/SLB and SECU family, she understands the unique needs of our membership and the importance of protecting their financial well-being. Melanie’s career reflects a deep commitment to excellence, collaboration, and service. We are excited for this next chapter under her leadership and look forward to the continued strength and growth of SECU with Melanie at the helm.



Fund Your Summer Fun with SECU

Longer days and warmer weather mean one thing... it's time to start planning your summer adventures. Whether you're dreaming of cross-country road trips in an RV or weekends spent cruising the lake in a boat, now is the perfect time to fund your summer fun with help from SECU.

Big purchases like RVs and boats don't have to mean a big financial burden. Many members choose to finance because it allows them to spread the cost out over time instead of paying one large upfront expense. With SECU's financing options from 24 to 84 months, you can enjoy your new adventure now while making affordable monthly payments over a term that fits your budget.

Financing (or refinancing) your RV through SECU makes ownership more manageable and convenient. With flexible terms up to 84 months, no prepayment penalties, and automatic monthly payments drafted from your SECU account, you can stay on track and in control. You can even explore payment options ahead of time using the Loan Calculators available through our Ask a Question feature online, helping you confidently choose a term that aligns with your financial goals.

This is the summer you finally buy the boat! Whether you're shopping new or used, SECU can finance either option. A new boat may come with a higher upfront cost but fewer early repairs, while a used boat may offer savings on the purchase price. With the same flexible financing options, it's easy to budget for your boat purchase.

Applying is simple. Just let us know the estimated purchase price and your preferred loan term, and a SECU loan officer will help you review rates and calculate your estimated monthly payment. Our team is here to answer questions and guide you through every step of the process.

Summer memories are waiting to be made. Apply today through our Online Application Portal or contact us at secu@slb.com to get started and fund your summer fun!

Featured Loan Rates



Auto Loan (ALA*)	3.99% APR*
Boat Loan (ALA*)	3.99% APR*
Motorcycle Loan (ALA*)	3.99% 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.

SECU Can Help Your Spring Graduate Start Off Financially Strong

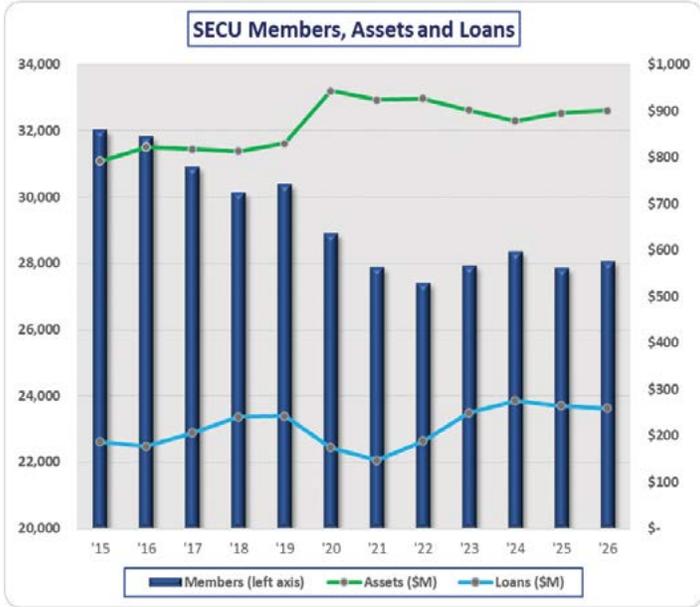
Spring graduates are getting ready to walk the stage and before you know it, they'll be heading off to college this fall. Now is the perfect time to help your graduate begin building strong financial habits. First credit cards are an important milestone. Establishing credit early and managing it responsibly can help build a strong credit history that supports future goals such as renting an apartment, purchasing a vehicle, or qualifying for competitive loan rates.

That's why SECU offers Visa® Credit Cards that are first credit card friendly. SECU Visa® Credit Cards are a great way to start your graduate's credit journey with a \$0 annual fee, and fixed, low-interest options from 9.9%-12.5% APR for qualifying members. In fact, SECU cards have a whole portfolio of benefits! Check out the great features SECU and Visa® offer credit card holders on our credit cards webpage at <https://www.secutx.com/secu-visa-credit-card>.

Interested in opening a SECU Visa® Credit Card for your graduate? Start the application on our website today. Remember: You must be a member first. Once your membership is complete, fill out the Sponsorship Application located on our Forms webpage and have your graduate complete the membership application, as well.



SECU Member Asset Chart

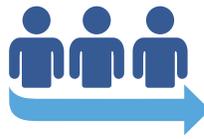


SECU Member Spotlight

RJ Saves Even More on Home Insurance

Remember new member RJ S. from our Fall 2025 edition of the Shareholder? RJ switched his Auto Insurance over to SECU's TruStage partnership and saved over \$200 a month on payments. Since then, he switched his home insurance too. Here's what he had to say. "Switching insurance companies can seem daunting at best. SECU makes it SO easy to switch home and auto insurance! I first switched my auto and then found out I could switch my homeowners insurance and saved \$1,252! Thank you SECU for eliminating this daunting task and putting more money back into my family's pocket!"

Interested in seeing how much you could save? Scan the QR code for your obligation-free quote.



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 – Sonny Johnston
- Vice Chairman – Kannan Venkataraman
- Treasurer – Nihal Wijeyesekera
- Secretary – Nadia Hasouris
- Board Members – Bob Fons, John Zarnowiecki, Kevin Comeaux, William Carpenter

Privacy & Disclosure Information

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

1. Privacy Policy: See Privacy, Documents, & Legal: (Ask A Question: Privacy Policy)
2. Documents available to members: Upon Request
3. Process of filing complaints: See Complaint Notice at the bottom of our website



SECU Statement of Condition

(as of February 2026) \$ in Millions

- Assets – \$901
- Savings – \$668
- Loans – \$259
- 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.



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The "Shareholder" is a non-subscription publication of Schlumberger Employees Credit Union, DBA SLB Employees Credit Union, 205 Industrial Boulevard, Sugar Land, TX 77478. It is distributed to the actual and potential membership of SECU. SWBC Mortgage Partner (281) 285-3237 / (800) 460-6990.

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Federally Insured by the NCUA

Publisher: Brittany Brack, Maygen McMahon
ABA Routing Number: 313084564
BIC/SWIFT: SCECUS41