



SHAREHOLDER

Your Summer Made Better with SECU

Wish you were here! Picture this... you're cruising across the lake on a new boat, exploring scenic highways in your RV, relaxing on a dream vacation, or soaking up the sunshine with family and friends. If summer adventures are calling your name, SLB Employees Credit Union is here to help make them happen. Whether you're planning outdoor adventures, an unforgettable getaway, or simply looking for a convenient way to enjoy summer spending, we have financing options designed to help you make the most of the season.

Fund Your Summer Fun with Recreational Vehicle Financing

Summer is the perfect time to upgrade your adventures. Whether you're dreaming of weekends on the water, off-road excursions, or cross-country road trips, SECU can help finance the vehicles that make summer memorable. We offer financing options for more than just cars! SECU can help you finance your boat, jet ski, ATV, RV, camper, or other recreational vehicles.

Imagine sending a postcard from your favorite destination, complete with a note that says, "Wish you were here!" With competitive financing options from SECU (and flexible terms up to 84 months), your next adventure may be closer than you think. Visit www.secutx.com/summerfun to learn more and start your application.

Fund Your Summer Fun with a Personal Loan

Have a bucket-list vacation in mind? Whether it's a beach escape, a family reunion, a cruise, or an international adventure, a SECU Personal Loan can help turn your travel plans into reality. A personal loan can help cover vacation expenses like travel and transportation, hotel accommodations, family vacation costs, entertainment and excursions, or unexpected travel expenses. Instead of postponing your plans, you can focus on creating memories and collecting postcards from places you've always wanted to visit. Apply online.

Fund Your Summer Fun with a SECU Visa Credit Card

Summer spending is easier with a SECU Visa Credit Card in your wallet. Qualifying cardholders can enjoy no annual fee, fixed, low interest rates from 9.9%–12.5% APR*, convenient purchasing power for travel, dining, entertainment, and everyday expenses. Plus, cardholders can earn and redeem ScoreCard® Rewards for travel-related perks that make vacations even better, including airfare and lodging, trip excursions, fuel savings for road trips, or new travel gear and accessories. ScoreCard Rewards Points can help transform everyday purchases into future adventures. Before you know it, you'll be sending another postcard home saying, "Having a great time! Wish you were here!"

Make This Summer One to Remember

No matter how you define summer fun, SLB Employees Credit Union is ready to help you get there. From financing recreational vehicles and dream vacations to providing a rewarding credit card for everyday spending, we're committed to helping members enjoy more of what matters.

This summer, don't just dream about the adventure. Let SECU help you make it happen.

*APR is annual percentage rate. 9.9%-12.5% APR available for qualifying members at the time of this Shareholder publication and subject to change. Visit our website for current loan and card rates.



The ScoreBig Sweepstakes is Here!

Make the most of your summer spending with your SECU Visa Credit or Debit Card. From August 1st through October 31st, every qualifying purchase could bring you one step closer to winning big.

During the Sweepstakes Period, each qualifying purchase made with your SECU Visa Credit or Debit Card earns you one entry into the Sweepstakes. Plus, you'll automatically receive one FREE entry every month, giving you even more opportunities to win. The more you use your card, the more entries you'll earn and the greater your chance to score a prize in ScoreCard® Rewards points. It's an easy way to turn your everyday purchases into exciting rewards all summer long.

Don't miss your chance to rack up entries while making the purchases you're already planning to make. Use your SECU Visa Credit or Debit Card throughout the Sweepstakes Period and see how rewarding summer spending can be 0214! Purchase Entries must be received between Saturday, August 1, 2026 at 12:00:01 AM ET and Saturday, October 31, 2026 at 11:59:59 PM ET. Winners will be notified by email or phone following the sweepstakes. 1,500,000 Points 60+ Purchases* 1,000,000 Points 31-59 Purchases 500,000 Points 30 or less Purchases *Total purchases Aug. 1-Oct. 31, 2026

Read the official rules online at info.scorecardrewards.com/ScoreBIG



Melanie Aguilar
President

From the President:

Your credit union remains strong through May 2026 YTD with \$939 million in assets, and 28,000+ members. Our capital has grown to \$229 million, yielding a net worth ratio of 24.46%, 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 still remains 5-Stars rated for the 90th consecutive quarter through June 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.

SECU Member Survey

We recently sent email invitations to participate in our 2026 Member Survey. Members were invited to give their valuable feedback on our member services and offerings, as well as leave open-ended feedback. The survey was available from May 5, 2026 until June 5, 2026 and we received nearly 1,500 total responses. Each comment will be reviewed by our managerial team and will help guide us during our strategic meeting this fall. Didn't receive a link to participate in the survey via email 1203? Make sure you have a valid email address on file with us and that you're receiving emails from our verified email platform. Marketing and communications emails will come from offers@your.secutex.com or info@your.secutex.com. Make sure you mark them as coming from a trusted sender in your email inbox.

Summer Scams Are Heating Up. What Members Should Know.

Summer is a season many of us look forward to... vacations, family gatherings, home improvement projects, and time spent outdoors or on the road. Unfortunately, it's also a time when fraudsters become especially active, taking advantage of seasonal trends and consumer habits to steal personal information and money.

We keep members' financial well-being a top priority. As scams continue to evolve, awareness remains one of the strongest defenses. Here are several scams to watch for this summer and steps you can take to stay protected.

Travel Booking Scams

With vacation season in full swing, scammers often create fake travel websites, rental listings, and discounted vacation packages that appear legitimate. Consumers may pay for accommodations or excursions only to discover they don't exist. Rather than book on an unfamiliar website or from an advertisement, book directly from a trusted website.

Before booking:

- Research rental properties and travel companies carefully.
- Be cautious of deals that seem too good to be true.
- Use secure payment methods, preferably credit cards.
- Avoid wire transfers, gift cards, or payment apps when dealing with unfamiliar sellers.

Phishing Texts and Emails

Scammers continue to send convincing messages posing as financial institutions, delivery services, government agencies, and utility companies. These messages often create a sense of urgency and ask recipients to click a link or provide personal information. Be wary! SECU will never ask for passwords, security codes, or online banking credentials via text, email, message, or phone call. Verify suspicious messages by contacting the organization directly using a trusted phone number or website. Avoid clicking links from unexpected or unsolicited communications, and NEVER enter your personal or banking information if you do accidentally click.

Home Improvement and Contractor Scams

Summer is a popular time for roofing, landscaping, and renovation projects. Fraudsters may go door-to-door offering discounted services, demanding large upfront payments, or pressuring homeowners to make immediate decisions.

Protect yourself by requesting references, checking reviews and obtaining written estimates. Avoid contractors who insist on cash payments or full payment upfront, and ask to see licenses and insurance when applicable. If you don't want solicitors knocking on your door, consider putting up a "No Solicitors" sign.

Event and Ticket Scams

Summer concerts, sporting events, and festivals create opportunities for fake ticket sales. Fraudulent sellers may advertise tickets online that are counterfeit, duplicated, or nonexistent. To reduce risk:

- Purchase tickets from reputable vendors.
- Be cautious when buying from individuals on social media or online marketplaces.
- Verify the authenticity of tickets whenever possible.

Protect Yourself Year-Round

While scammers change their tactics frequently, some safety practices remain effective regardless of the season:

- Monitor your account activity regularly.
- Enable account alerts when available.
- Use strong, unique passwords and multi-factor authentication.
- Keep devices and software updated.
- Pause before responding to urgent requests involving money or personal information.

We're Here to Help

If something doesn't feel right, trust your instincts. If you believe you've encountered a scam or notice suspicious activity on your account, contact SECU immediately. Acting quickly can often limit potential losses and help protect your accounts. Scammers may become more sophisticated, but informed consumers remain their toughest obstacle. By staying alert and sharing this information with family and friends, we can help make this summer safer for everyone.

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



SECU Continues to Welcome ChampionX

SECU continues to welcome Legacy ChampionX employees and their immediate family members into our growing field of membership. Our SECU Marketing Team has had the opportunity to visit multiple ChampionX facilities, including locations in Oklahoma and Texas.

These visits have been an important step in building relationships beyond the branch. Meeting employees on-site allows us to listen directly, answer questions in real time and ensure that we are providing financial solutions that are both accessible and meaningful. Whether it's everyday banking, saving for future goals, or exploring loan options, SECU is committed to making the transition into membership smooth as we welcome new members to the SECU family.

We recognize that every facility has its own unique culture and workforce needs. At each location, we've seen great interest in SECU services, met many dedicated employees, and shared about the benefits and solutions SECU can offer.

Looking ahead, we are excited to continue expanding our outreach efforts 1230. In July, SECU will be visiting the Utah SLB and Legacy CHX locations to connect with new and potential members in person. Our team will be available to assist with account setup, answer questions about membership benefits, and provide guidance on tools and resources designed to help you manage your finances with confidence.

This initiative reflects SECU's ongoing mission to meet members where they are both geographically and financially. By bringing our services directly to Legacy ChampionX campuses, we aim to simplify access and strengthen relationships from day one.

We are grateful for the warm welcome we've received so far and look forward to continuing to grow these relationships in the months ahead. Interested in having SECU visit your SLB/Legacy CHX campus? Email Brittany Brack, SECU Marketing Communications Lead at bbrack@slb.com.

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.

Are You Prepared for Hurricane Season?

Hurricane season is here. Though forecasts project a less active season for 2026 than previous years, being prepared is always important. Many of our members live and work in areas that have experienced some of the most severe weather associated with Gulf Coast hurricanes, including Houston, Sugar Land, and Southern Louisiana. Preparation and planning are key. Whether you're purchasing a generator, building an emergency supply kit for yourself or your family, making fence repairs, repairing your roof, or tackling other storm-preparation projects, planning ahead can make a meaningful difference.

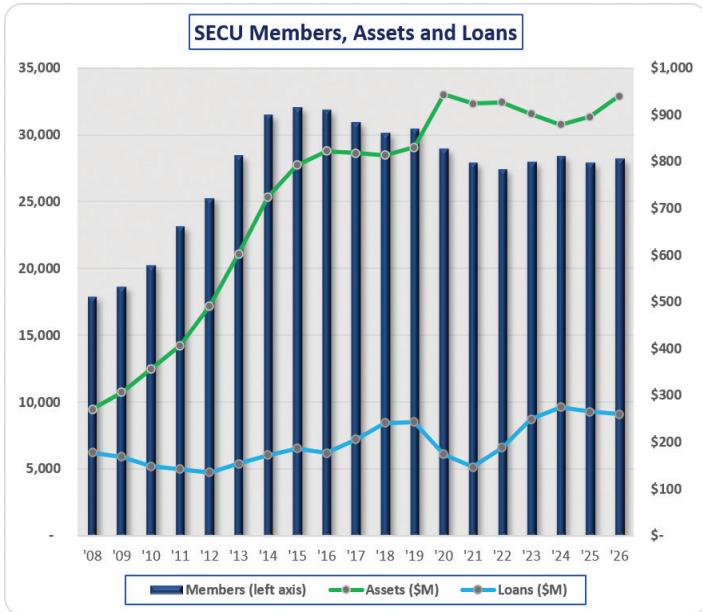
To help qualifying members prepare for the unexpected, SECU offers Signature Personal Loans with rates as low as 9.49% APR* for terms of 1–12 months; these are also called "Signature Loans." These loans can provide flexible financing for a variety of storm-related expenses and preparation needs. Members may also benefit from a simple application process, quick access to funds, and service from a team that understands the challenges hurricane season can bring.

Visit our website today to learn more about Signature Loans and see how SECU can help you get ready for whatever this hurricane season may bring.

Should there be any emergency closures during Hurricane Season 2026, our team will post to our website.



SECU Member Asset Chart

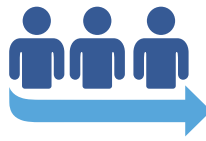


Save on Fuel This Summer with ScoreCard

Fuel prices can add up quickly, especially with everyday commutes, weekend travel, and summer plans. SECU helps members stretch their dollars further at the pump through our partnership with ScoreCard® Rewards. SECU cardholders can save up to \$0.20 per gallon on fuel when using rewards earned through eligible SECU Visa Credit or Debit card purchases. The process is simple: when paying at a participating pump, use your SECU card and select “Yes” when prompted to apply your available rewards balance to the transaction 0108. Your savings are automatically deducted, helping you spend less each time you fill up.

Whether you’re planning a road trip or just managing weekly fuel costs, these savings can make a meaningful difference over time. It’s one more way SECU supports members by turning everyday spending into real, practical value.

Visit www.scorecardrewards.com for full terms, conditions, and program details.



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, Linda Le

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 May 2026) \$ in Millions

- Assets – \$939
- Savings – \$701
- Loans – \$259
- Members – 28,000+

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 LED SM



Federally Insured by the NCUA

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

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 (832) 570-2897 / (800) 460-6990.

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