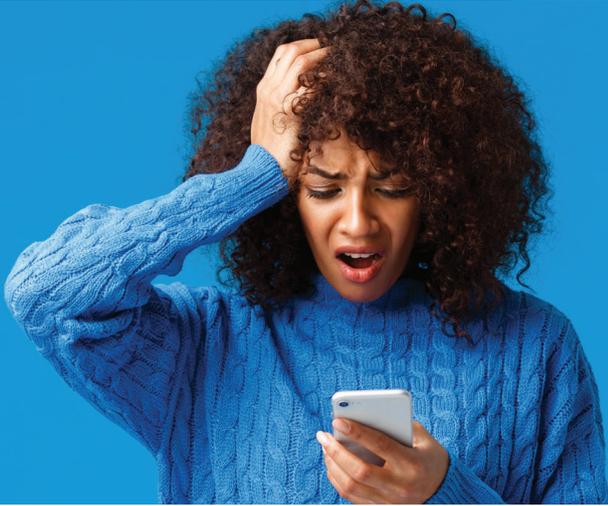




SHAREHOLDER



You Better Watch Out. 'Tis the Season for Holiday Gift Scams.

With the holiday spirit comes the opportunity to give gifts. Be wary of some scams that you could fall victim to this holiday season! Familiarizing yourself with scams can help you spot the signs of a scam in progress and take action to avoid it.

Delivery Notice

Coming in the form of a text or an email, this scam will say your package has been delayed or the delivery status has changed and will provide you a link to see the delivery status. Scam victims easily fall for this because of the high volume of online shopping during the holiday season. This scam typically includes a sense of urgency to get this item in time for the holidays. Scammers want you to click the link included in the text or email which can download a virus to your device, or they might route you to a fake site to try to collect login credentials or other personal info.

If you're worried about a package, refer to the original order email to see the site's offered tracking or use the order number. Keep track of all your orders, where they are coming from, and the original shipping info.

Gift Cards

Gift cards are such an easy gift! Be wary of offers that seem too good to be true,

like paying \$50 to get a \$100 gift card. Fraudsters set this scam up online to get you to send payment, trade cash for the card, or enter your payment info online to order the card. In the end, you either never get the card, the card is empty, and even worst-case scenario, you also give away your debit or credit card info.

Keep an eye on where you are buying a gift card from, and always get a receipt. We recommend buying from a reputable store. Please don't buy gift cards from individuals online unless you trust the person you are buying from.

Gift Exchanges

You might have attended a few gift exchanges over the years with friends and family. In person gift exchanges are great! Use caution when participating online 0129. With the everyday use of social media, fraudsters set up a recurring gift exchange scam. Keep an eye out for social media posts shared from friends or family that are about getting more gifts than you send, or a massive gift exchange with tons of people from your friend list. Scammers collect personal information from these by collecting the names of your family, friends, and any addresses you might provide. Be cautious when sharing any personal information online!

Stay Safe with SECU, Visa, and My Cards

Staying safe this holiday season can be easy. Just remember to use caution when sharing personal and payment information, make purchases from reputable sources, keep tracking information and receipts handy, and do your research when buying gifts. Using your SECU Visa Credit or Debit Card can help make sure your purchases are protected with Zero Fraud Liability coverage. Use the SECU My Cards feature in your Net24 Online and Mobile banking to track every spend and view every merchant. If you think you've been a victim of fraud this holiday season (or anytime), contact our card fraud department ASAP or request your replacement card using the information below.

Credit Cards

To report fraud, 800-272-7328 (toll-free), or 281-285-4551 (local and international), and chose options 2, 4, 4. Our team will immediately block the card.

Debit Cards

To report fraud, 800-272-7328 (toll-free), or 281-285-4551 (local and international), and chose options 2, 3, 4. Our team will immediately block the card.





Harold Ottis
President

From the President:

Your credit union remains strong through August 2023 YTD with \$896 million in assets, and 28,000 members. Our capital has grown to \$189 million, yielding a net worth ratio of 21.7%, 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 79th consecutive quarter through September 2023 0211. 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.

Cyber Security This Holiday Season... and Year Round

Cyber scams can happen any time of year, but with increased online shopping for the holidays, you could be especially vulnerable. Scammers don't need to know how much is in your bank account; your identity, your financial data, what's in your email..... it's all valuable. Fraudsters will cast a wide net to get every piece of information they can. They're counting on you thinking you're not a target.

So how can you reduce the chances of falling for the scams this holiday season (and year round)? Learn the signs!

Turn on Multifactor Authentication

It goes by many names... Two Factor Authentication, Multifactor Authentication, Two Step Factor Authentication, MFA, 2FA. They all mean the same thing: opting-into an extra step when trusted websites and applications ask you to confirm you're really who you say you are. If you're a current or former SLB employee, you'll be familiar with this, and you may have been asked questions by our Member Service Representatives to verify your SECU accounts. It's a double-check to make sure you're YOU and to make sure your accounts aren't hacked.

MFA can verify it's you by asking other questions you'll know, like verifying an illustration showing a secure password, a PIN, or a random fact about you (like your sister's middle name or the first street you lived on), or a confirmation text to your phone or email.

Update Your Software

Update the operating system on your mobile phones, tablets, and laptops to help prevent hackers from stealing information directly from your devices. It's important to update your applications on devices AND web browsers, too. Turn on automatic updates for all devices, applications, and operating systems.

Hackers can exploit flaws in the system. Network defenders are working hard to fix them as soon as they can, but their work relies on all of us updating our software with their latest fixes. Help secure your accounts by making sure your software is up to date.

Think Before You Click

Have you ever seen a link or an email that looks a little off? With the holidays approaching, you may see them for urgent savings or shipping verification. The emails may ask you to change or

enter your password, or maybe it asks you to verify personal information. It could even come in the form of a text message or a phone call pretending to be your email service, your boss, your bank, a friend.... claiming they needs your information because you've been a victim of cybercrime.

It's likely a phishing scheme: a link or webpage that looks like a legitimate offer (especially with holiday sales and specials increasing), but it's a trick designed by scammers to have you reveal your passwords, social security number, credit card numbers, or other sensitive information. Once they have your information, they can use it on legitimate sites to make fraudulent purchases. They may even try to get you to run malicious software, also known as malware, and steal stored information directly from your device. If it's a link you don't recognize, trust your instincts, and think before you click.

Use Strong Passwords

According to cisa.gov, the most common password is "password123456," followed by a loved one's name or birthday. Picking a password that is easy is like locking your door but hanging the key on the doorknob. Anyone can get in. Here are some tips for creating a stronger password. Make sure it's

- **Long** – use at least 15 characters. It makes it harder to guess correctly
- **Unique** – use unique passwords for each different site
- **Randomly Generated** – usually by a computer or password manager. Memorize it. If that's hard to remember, use special characters to make your passwords stronger.

It's important to make sure you're not recycling the same password across all your apps and websites. You can use a secure password manager to store your passwords so don't have to remember them all. If you go this route, make sure your master password is strong and memorable, and secure your password manager account with MFA.

SLB Employees Credit Union values our members' safety! If you think you've been part of a scam or fraud this holiday season, let us know immediately. To report fraud on your SECU Credit or Debit Cards, use the number on the back, or call us at (281) 281-4551 (options 2, 4, 4). Report online phishing and fraudulent websites to the Federal Trade Commission at www.ftc.org.

SECU Member Survey

In August, we sent out a member wide survey to all active SECU members with a valid email on file. We appreciate the time our members took to give their valuable feedback 0325! Our Marketing Department is carefully analyzing the results to compare to our 2019 and 2021 Member Surveys, and we look forward to sharing the results with you in our next Shareholder edition. We are reading every response and using the findings to strategize our efforts for improved offerings, technology updates, and member service.

Technology Updates

We are very excited to announce the upcoming launch of our new SLB Employees Credit Union website. The past Member Surveys, along with member feedback and industry standards, have guided us towards our decision. SECU members and site visitors will be able to find information more easily in our new, streamlined site. The website launch date is anticipated for the end of 2023. Be on the lookout for a new site coming your way soon!



The Most Wonderful Time of the Year!

We're Giving Away 2 Million Points with the SECU Holiday Sweepstakes

It's back! The SECU Holiday Sweepstakes is here, so consider using your SECU Visa Credit Card to make all your holiday purchases this season (all the way from Halloween to Thanksgiving to Christmas). Redeem your points on gifts for loved ones, hotels, airfare, and more! From October 1, 2023 through December 31, 2023, your SECU Visa Credit Card spends can earn entries into the sweepstakes, and we're giving away two million points. (*Terms and conditions apply, US members only, visit our website for official details).

- **1 Grand Prize Winner – 500,000 points rewarded**
- **4 First Prize Winners – 250,000 points rewarded per winner**
- **5 Second Prize Winners – 100,000 points rewarded per winner**

As you spend, you'll still earn one point for every \$1 spent with a SECU Visa Credit Card, and one point for every \$2 spent with a SECU Visa Debit Card. If not created, a rewards account can be set up at www.scorecardrewards.com, and the merchandise will ship straight to your house! ScoreCard carries the latest in tech products, like Apple® AirPods, Fitbit® Smartwatches, or 32-inch smart TV. Or consider your 2023 New Year's Resolution to get in shape and go ahead and redeem for training equipment like weight benches, treadmills, stationary bikes, and more. Holiday travelers will love the \$0.50/gallon savings at the pump (see website for details), a new set of luggage, or hotel certificates 0820. Everyone on your list will love gift cards from Apple®, Groupon, Grubhub, Uber, Hulu, Starbucks, and more.

Why not put your SECU cards at the top of your wallet for the holidays and use your ScoreCard® Rewards points towards holiday gifts?

***NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN.** Open to legal residents of the 50 U.S. / D.C., age 18+, that are cardholders in good standing with Schlumberger Employees Credit Union, enrolled in the SECU Visa Credit Card program as of September 30, 2023 or during Sweepstakes Period, and have a valid email address on file with their US Credit Cardholders account as of the time of the drawing. Void outside the 50 U.S./D.C. and where prohibited. Sweepstakes starts at 12:00:01 AM ET on 10/01/23; ends at 11:59:59 PM ET on 12/31/23. Total ARV of all prizes: \$20,000. Odds of winning depend on the number of eligible entries received. For full Official Rules, <https://info.scorecardrewards.com/SECUHolidaySweeps2023>: Fidelity Information Services, LLC., 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716.

SECU Staff Happenings

New SECU Staff

Irene Rodriguez joins as our newest Teller. She was previously with Wells Fargo for six years, and began her career in fast food and retail stores before entering the banking industry. Irene is originally from the middle east and moved to the US in 2007; she has been living in Pearland for some time. Outside of work, she enjoys camping and fishing, and spending quality time outdoors with her family. If you visit us at our main branch, be sure and swing by to tell Irene welcome to the team!

Staff Service Awards

Congratulations to several members of our team that reached notable service milestones in 2023!

15 Years

Cynthia Jackson

5 Years

Megan Lawler
Jerome Loreto
Lauren Trainer

1 Year

Alba Abbasi
Naheemat Ameen
Alexia Calderon
Naima Rais
Elva Stevens

Featured Loan Rates



Auto Loan (ALA*)	5.49% APR*
Boat Loan (ALA*)	5.49% APR*
Motorcycle Loan (ALA*)	5.49% 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!

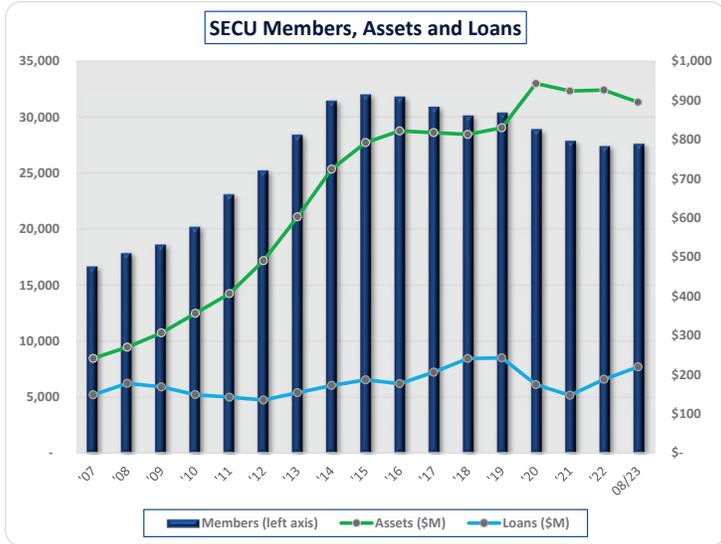
*ALA is As Low As *Rates are accurate as of this edition's Shareholder publication and are subject to change.



You could save 700* on Auto & Home Insurance

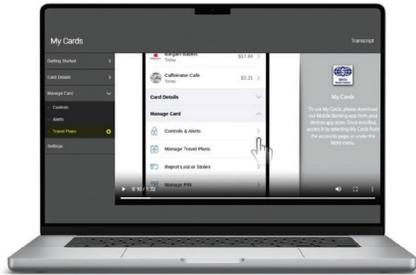


SECU Member Asset Chart



Card Users! Send Us Your Holiday Travel Notice

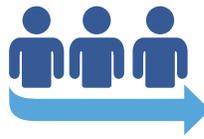
Traveling this holiday season? Cardholders, be sure and send us your Travel Notice in the new My Cards feature in your Net24 Online and/or Mobile Banking app.



To set up your Travel Notice, select "Manage Cards" in Net24 and enter the location and dates you'll be traveling this holiday season (or anytime). Scan the QR Code below for a step-by-step tutorial on our website (click on the Travel Plans menu once the video launches).

My Cards QR Code

Please note that a travel plan does not stop all monitoring of purchases using the card(s) and you may be contacted by the fraud department while traveling. Should you need any assistance while traveling, please contact Card Services at 1-614-564-5105 (direct, collect if international) or 1-866-331-4199 (US).



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 August 2023) \$ in Millions

- Assets – \$896
- Savings – \$701
- Loans – \$219
- 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 LEDSM

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

Contact Us!

www.secu.slb.com

secu@slb.com

Tel: (281) 285-4551

Toll Free: (800) 272-7328

Fax: (281) 285-4436



Federally Insured
by the NCUA

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.