



SHAREHOLDER



Shop Safe & Score for the Holidays with SECU

It's already time to start preparing for the holidays. SLB Employees Credit Union would like to remind you of a few key safety tips when making your purchases this year, as well as make sure you're taking advantage of our great offers this holiday season.

Shop Safe and Smart

Doing your shopping in person this year? Be sure and keep your information safe at retail locations. Keep these best practices in mind:

- **Carry convenient card(s) you plan to use.** Your SECU Visa Credit Card is contactless enabled, use the new feature for a quick transaction and tap to go at participating merchants. This will help speed up the process and let you store your card away safely afterward.
- **Check for evidence of tampering before you use an ATM to obtain cash.** Inoperable or broken lights, raised PIN pads with loose edges, loose components and glue residue, and stickers placed in unusual areas are some signs to look out for. If you're not sure, find a new ATM. As a SECU Debit Card holder, you can access any Allpoint Network ATM surcharge-free (up to 4 per month).
- **Be aware of your surroundings, especially at an ATM.** Visit ATMs that are well-lit and in public places. When typing your pin, use your body to guard the numbers, and only withdraw what you think you'll need. Make your ATM visit with a friend or family member if possible. Make sure you put your cash away before exiting the building or walking away from the ATM. Criminals are looking for unsuspecting victims flashing cash outside of the building to follow and rob (known as 'jugging').

- **Use My Cards in the Net24 Online and Mobile Banking platforms to monitor your transactions and watch out for suspicious activity on your cards.**

With online specials and savings available for the holidays and new year, online shopping will be a go-to option. Be aware of online scams 0201. Phishing scams are used by fraudsters to obtain card numbers, account information, and personal data through fictitious phone calls, websites, emails and more. You should:

- Only visit online vendors you know and trust. Verify the URL before you begin.
- Visit secure sites. Verify the "s" in the web address: https://
- Avoid using public Wi-Fi accounts. Shop from the safety of your secure home Wi-Fi.
- Check your card statements after the online purchase to verify the correct amount and business name.

Take Advantage of ScoreCard® Rewards and Shop Smart

SECU Visa Credit and Debit Card holders can use their cards to make purchases and redeem for gifts, fuel discounts, travel, and more with earned ScoreCard® Rewards points! Members with SECU Visa Credit Cards earn one point for every \$1 spent, and members with SECU Debit Cards earn one point for every \$2 spent.

Members can redeem their points online at www.scorecardrewards.com, as well as check balances, shop for merchandise, and more!

SECU's Holiday Sweepstakes is Here!

Our annual Holiday Sweepstakes is happening through December 31, 2024, and each qualifying spend with your SECU Visa Credit Card earns you entries into the sweepstakes.

Increase your chances to win by using your SECU Credit Card this holiday season for a chance to win 1 of 10 prizes, totaling 1,000,000 points. Read more inside this edition of The Shareholder.





Harold Ottis
President

From the President:

Your credit union remains strong through August 2024 YTD with \$886 million in assets, and 28,000+ members. Our capital has grown to \$203 million, yielding a net worth ratio of 22.93%, 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 83rd consecutive quarter through September 2024. 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.

Be on the Lookout for Holiday Fraud

It's unfortunate, but fraudsters take advantage of online and in-person shoppers during the holiday season. Don't be vulnerable! Stay vigilant when shopping in person and online. Listed below are some of the most common holiday scams in the most recent seasons.

- **Social media ads to fake online stores.** Fraudsters use ads on social media to encourage you to click on and visit fake stores that steal your money, credit card details, or personal information. In the worst-case scenario, you could even become the victim of identity theft.
- **Fake delivery notification texts.** Scammers send fake texts claiming that a package you're waiting for has been delayed or that you need to pay a fee before it can be delivered. When you click on this link, your personal information is exposed. If you're not expecting a package or don't recognize the number, don't click it!
- **Fraudulent charities that steal your money.** The holidays are a season of giving, but con artists prey on donors by creating fake charities or GoFundMe campaigns. They trick you into sending money or sharing your personal information. If you're in the spirit of giving, be sure and visit the charity's direct website (verify the URL), or call to verify the information. If you're donating via GoFundMe, make sure you know the person who set up the campaign.
- **Bogus deals on hard-to-find items or airline tickets.** If the offer seems too good to be true, reconsider before you buy.

Many schemes take advantage of popular holiday items or inflated travel costs to get you to purchase the fake tickets or item. Be sure and do your research online to shop around for deals and be very wary of any priced item that's substantially lower than other competitors.

- **Fake surveys, giveaways, and other phishing emails impersonating your favorite brands.** Scammers reach out by emails, texts and phone calls claiming to be from companies you know, such as Walmart or Amazon. These messages use phishing tactics to steal your passwords, personal information, and financial details.

Monitor your online bank statements and card transactions with each purchase. Scammers often phish information and save it for future use. It's a good idea to check your statements and My Cards feature frequently, even after the holidays, to validate purchases and transactions. If you spot fraudulent activity, report it to us immediately by calling 281-285-4551.

Tech Update

Core Conversion

We have initiated the process of upgrading our core processing system. SECU's current core, the back-end IT system that allows us to function and process financial activity, limits us in terms of functionality. We support a global membership that requires a more flexible system 0505. The conversion project began recently, and we target launch in late 2025. (The conversion will have minimal impact on member experience.) Once the new system is in place, you may see some minor changes to your Net24 Online Banking experience, and we will keep you updated with the information you need to navigate your online banking experience.

Rest assured, we have our members' best interest in mind. The new core provides improved security for your accounts and information.

New SECU Website URL

We are implementing a new website URL, <https://www.secutx.com>. Your online banking information will still be the same, as will our website. If you visit our www.secu.slb.com, you'll be redirected to www.secutx.com.

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

Featured Loan Rates



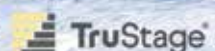
Auto Loan (ALA*)	4.99% APR*
Boat Loan (ALA*)	4.99% APR*
Motorcycle Loan (ALA*)	4.99% APR*
Consolidate (ALA*)	5.49% APR*
VISA Card (ALA*)	9.90% APR*

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.

You could save \$700 on Auto & Home Insurance



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 put your SECU Visa Credit Card at the top of your wallet 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, 2024 through December 31, 2024, 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 (ARV \$5,000.00)
- **4 First Prize Winners** – 250,000 points rewarded per winner (ARV \$2,500.00 each)
- **5 Second Prize Winners** – 100,000 points rewarded per winner (ARV \$1,000 each)

ARV is Approximate Retail Value.

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 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 \$.50/gallon savings at the pump (see website for details), a new set of luggage, or hotel certificates. 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, 2024 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 10/01/24; ends at 11:59:59 PM ET on 12/31/24. 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/SECUHolidaySweeps2024>: Fidelity Information Services, LLC., 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716.

Holidays Have You in a Pinch?

Just in time for the holiday season, SECU's Signature Loans offer members the opportunity to get some extra cash in their pockets for holiday shopping, from expenses incurred with parties, candy, and decorations to Thanksgiving dinner and Black Friday shopping, to holiday gifts. With competitive interest rates and flexible terms, SECU's Signature Loan can help cover the extra expenses holidays incur.

SECU's Signature Loans are designed to help members get the cash they need to make the holidays memorable. With no prepayment penalties, members can borrow responsibly and make informed decisions when it comes to financial needs 0613. SECU understands that the holidays can be an expensive time of year, and we want to help members enjoy the season without breaking the bank. The loan process is quick and easy, so qualifying members can get the money they need without the stress and hassle.

Whether you're putting presents under the tree or scanning your boarding pass to a tropical destination, apply online to make your holiday season even brighter!

Members must qualify. Loan rate is calculated based on credit score and term.



SECU Member Spotlight

Michael Mason New Car

Michael Mason shared his SECU loan experience with us. "What a stellar SECU Loan Department! This was my 4th vehicle purchased with the financial backing from SECU. Just like the 3 before, the entire process went extremely flawless, especially with the exemplary customer service spearheaded by Stacy Young, my Senior Loan Officer bestie! A million accolades to the entire SECU Team!"

SECU Staff Happenings

SECU's New Team Members

Please help us welcome the following new staff members to our SECU team. Noora Greene joins us as our Visa Cards Specialist. Noora is no stranger to the credit union industry; she began her career in 2017 at LBS Financial Credit Union in Long Beach, CA 0920. In 2022, Noora and her family moved to the Greater Houston area. Some of her favorite pastimes include watching sports, hiking, roller skating, and traveling.

If you have visited SECU recently, you may have noticed some new faces up front and in our member services department. SECU welcomes Aaron Bentancur, Angela Shelton, Marta Epomba, and Shelby Clanton to our Member Services and Teller teams. Make sure to stop by the lobby next time you find yourself in Sugar Land, Texas, and get to know our staff!

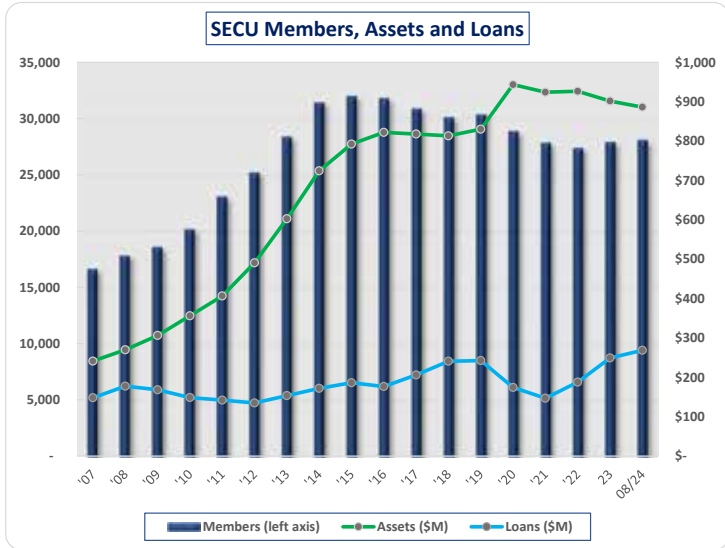
SECU Hits the Road!

SECU's Marketing Team is excited to continue our visits nationwide to the SLB community again, both digitally and on the road. From the West Coast to the Mid-West, our Marketing Team has visited Rancho Cucamonga and Bakersfield California, Lawrence, Kansas, and Oklahoma since our last issue.

At the Lawrence Technology Center, our Marketing Team had the chance to talk to SLB employees on the shop floor, and in the LTC offices. We answered many questions about Auto Loan Refinancing. As a reminder, we offer refi specials to qualifying members between 1% and 2% off their competing rate, depending on desired terms (not to go below current floor rate). If the member's credit score qualifies for a greater savings, our loan officers will help get you the better deal. Special thanks to James Douglas Thompson and his team for helping coordinate our visit and for supporting SECU in the SLB HSE community.

Over the course of a week across the state of Oklahoma, SECU's Marketing Team visited Cameron Surface, Bartlesville Manufacturing, Cement and D&M in Oklahoma City, the Kellyville Learning Center, and Cameron Valves. Special thanks to Summer Allen and her team for championing and advocating for SECU in Oklahoma. Our site visits provide the opportunity to build awareness and inform current and potential members about SECU membership and loan services. Want to schedule a site visit? Email bbrack@slb.com to plan a visit.

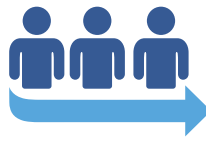
SECU Member Asset Chart



Storm Damage? A SECU Personal Loan Can Help

2024's Hurricane Season brought dangerous storms to Texas and Louisiana. Many of our members and SLB family live and work in the regions hit the hardest, including Houston, Sugar Land, and Southern Louisiana. SECU offers Signature Loans to qualifying members that could help with storm damage repairs. If you qualify, you could use the loan to help cover the cost of a new roof, fence repair, or more.

Visit our website to learn more about our Signature Loans or to start your loan application today.



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, 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 2024) \$ in Millions

- Assets – \$886
- Savings – \$677
- Loans – \$268
- 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



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