



SHAREHOLDER

Holiday Car Shopping? Check This Out Before You Buy!

The end of the year can be a great time to shop for a new vehicle. As dealerships make room for incoming-year models, you may find attractive pricing, holiday promotions and financing incentives on current-year models. But with so many offers available, how do you know which deal is really the best fit for your budget? Before you head to the dealership, keep these tips in mind.

1. Consider current-year models.

As 2027 models begin arriving, dealerships may offer discounts on remaining 2026 inventory. If you don't need the newest model year, buying a current-year vehicle could help you save. Compare pricing and vehicle specifications on dealership websites to make sure you're still getting the bells and whistles you want while taking advantage of greater savings.

2. Read the fine print on financing offers.

A low advertised interest rate may come with specific requirements, such as a shorter loan term, a larger down payment or excellent credit. Look beyond the headline rate and consider the total cost of the loan. Use the loan calculator on our website to figure out the final out-of-pocket cost, rather than just the 'shiny' sticker price at the dealership (search "Loan Calculator" or click on Loans & Cards, Loan Calculators from our home page.)

3. Pay attention to cash-back offers.

Manufacturer cash-back incentives can sound appealing, but make sure you understand whether they can be combined with special financing or other discounts. Sometimes, one offer may be more valuable than another depending on your situation. If the cash back offer saves you more in the long run, keep in mind you can always refinance your auto loan with SECU after 30 days 0110. Why not secure a lower rate with us AND get the cash back from the dealer?

4. Research additional manufacturer discounts.

Ask about all available incentives before signing. Special programs, rebates or other manufacturer discounts may apply and could lower the overall purchase price.

5. Compare your financing options.

Don't feel limited to dealership financing. Before you shop, check what financing options are available through SECU. Getting pre-approved can help you understand your budget, compare offers and shop with greater confidence. Already have an auto loan? Refinancing may also be an opportunity to lower your rate or monthly payment.

A little research before you visit the dealership can go a long way. Take your time, compare the numbers and make sure the deal you choose works for your budget, not just the dealership's promotion. Our Marketing and Loan teams offer a monthly Auto Buyer's Workshop online that cover all of the above tips, as well as a few others! Scan the QR code to view the schedule and register for a workshop.



SECU HOLIDAY SWEEPSTAKES

Your chance to win points is here!

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

Make a transaction with your SECU Visa Credit Card between Oct 1, 2026 - Dec 31, 2026 to earn an entry into the sweepstakes. Transactions over \$500 will earn two entries. See website for official rules and details.



SCORECARD

It's the most wonderful time of the year! The SECU Holiday Sweepstakes is back. Prioritize spending on your SECU Visa Credit Card between October 1st and December 31st for entries into the sweepstakes with every qualifying swipe.

We're giving away ten prizes totaling TWO MILLION ScoreCard® Rewards points... that's an Approximate Retail Value of \$20,000!

Visit our website to learn more by clicking on the Holiday Sweepstakes banner on our home page.

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN.

The Sweepstakes is open to individuals who are legal residents of the 50 United States, including the District of Columbia and are age 18+ and AOM (19+ in AL and NE; 21+ in MS) at the time of entry. To participate using Method #1 as defined below Entrants must also be: a) a primary cardholder in good standing with SLB Employees Credit Union ("SECU"); b) enrolled in SECU Visa Credit Card program; and c) have a valid email address on file with their US Credit Cardholders account as of the time the Sweepstakes ends (the "Eligible Method #1 Entrants"). Void outside the 50 U.S./D.C. and where prohibited. Sweepstakes starts at 12:00:01 AM ET on 10/01/26; ends at 11:59:59 PM ET on 12/31/26. Total ARV of all prizes: \$20,000. Odds of winning depend on the number of eligible entries received. For full Official Rules including how to enter without purchase or becoming an Eligible Method #1 Entrant, visit <https://info.scorecardrewards.com/SECUHolidaySweeps2026>. Sponsor: Fidelity Information Services, LLC., 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716.



Melanie Aguilar
President

From the President:

Your credit union remains strong through August 2026 YTD with \$930 million in assets, and 27,000+ members. Our capital has grown to \$235 million, yielding a net worth ratio of 25.2%, 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 91st consecutive quarter through September 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.

Don't Let Scammers Steal Your Holiday Cheer

The holidays are a time for giving, celebrating and checking everyone off your shopping list, not for dealing with scammers. Unfortunately, while you're busy searching for the perfect gifts and making holiday plans, fraudsters are busy looking for opportunities of their own. This holiday season, keep your celebrations merry and your money safe by watching out for these common scams.

Fake Online Stores and Social Media Deals

That amazing deal you see while scrolling may not be what it seems. Scammers create convincing ads and fake websites designed to steal your money, card information or identity. Before you buy, verify the website and retailer. If you make a purchase through a social media ad, watch for a confirmation email and review the transaction carefully.

Phony Package Delivery Texts

"Your package could not be delivered!" Sound familiar? Scammers may send texts claiming there's a problem with a delivery and ask you to click a link or pay a small fee. Don't take the bait. If you're unsure, check your order directly through the retailer's official website or delivery service. Verify spammy texts by looking at the sender's name and number 0210. Phishing texts will often come from an unfamiliar email or phone number. Don't click on any links without verifying through the retailer's website or your delivery confirmation email first!

Fake charities and crowdfunding campaigns

The holiday season brings out our generosity, and scammers know it. Before donating, make sure the charity or crowdfunding campaign is legitimate. Visit the organization's official website or contact them directly rather than clicking a link in an unsolicited message.

Too Good to be True Deals

If that must-have gift is being offered at an unbelievable price, take a moment before reaching for your wallet. Compare prices with trusted retailers and be cautious of steep discounts, unfamiliar websites or sellers who pressure you to act quickly.

Phishing Emails, Texts, and Calls

Scammers will impersonate companies you know and trust, including retailers, delivery services or even your financial institution. They may claim you've won a prize, need to update your account or have an urgent transaction that requires your attention. When in doubt, don't click the link or call the number provided. Go directly to the company's official website or app.

Keep an Eye on Your Accounts

Even with the best precautions, it's important to keep watch. Check your statements routinely and review online banking activity regularly throughout the holiday season and into the new year. Scammers may steal your information now and attempt to use it later. Take advantage of SECU's My Cards feature to help monitor your card activity and keep an eye out for purchases you don't recognize. If you spot suspicious or fraudulent activity, contact SECU immediately at 281-285-4551.

A little extra caution can go a long way toward keeping the Grinch, and the scammers, out of your holiday season!

A Smarter Way to Get Answers

We're excited to introduce an upgrade to our online chat experience. Our new AI-powered Virtual Assistant is designed to make finding information easier, faster and more conversational.

Previously, our chatbot provided pre-set answers from our Ask a Question library. While helpful, the new Virtual Assistant can draw from our entire library of content to formulate a more complete, well-rounded response based on what you're asking. This means you can interact with it more naturally and get information that better addresses your specific question. The bot can also answer questions in several different languages, including Spanish 0616. Spanish language was frequently requested in the most recent version of our Member Survey, and while we will continue to operate our day-to-day functions in English, members can now self-service in Spanish through the AI powered chat bot.

As we continue fine-tuning this new technology, your feedback is invaluable. At the end of each chat session, you'll have an opportunity to let us know whether you found the answer you were looking for. Your feedback will help us improve the experience and make our Virtual Assistant an even more helpful resource for our members.

On behalf of the SECU Board of Directors and staff, we thank you for your continued support.



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.



You're A SECU Member, But What Does That Mean?

As a SECU Member, you probably know that SLB Employees Credit Union was sponsored by SLB for SLB employees as a great benefit. But have you ever wondered what that means? What makes a credit union different from a traditional bank or other financial institution? And what does it mean to be a member of SECU?

At first glance, they may look similar. You can deposit money, build a savings account, refinance your auto loan, use your debit card for transactions or at the ATM, manage your finances online, get a credit card, and more. So, what's the difference?

It starts with ownership. Banks are generally owned by shareholders who purchase shares of stock of the institution. Credit unions, on the other hand, are member-owned, member-led, not-for-profit financial cooperatives. When you become a member of a credit union, you become part of the ownership structure. In other words, you aren't just a customer, you're a member and an owner. That difference in structure also means credit unions operate with a different purpose. Rather than maximizing profits for investors, credit unions are designed to serve their members. Earnings can be used to strengthen the credit union and help support competitive rates, lower fees or other benefits for their members. Member-owners also have a voice in the credit union. SECU holds its Annual Meeting of Members every February, and the registration information will be made available to members prior to the meeting.

Your money is protected, too. If you're wondering whether keeping your money at a credit union is as safe as keeping it at a bank, the answer is yes. SECU members individual accounts are insured by the National Credit Union Share Insurance Fund (NCUSIF), administered by the National Credit Union Administration (NCUA). Coverage is up to \$250,000 per member-owner, per ownership category, similar to the \$250,000 FDIC insurance limit at a bank 1015. Your security is also very important to us. We are 5-Stars rated consistently through BauerFinancial Inc. Five-stars rating is the highest rating offered by BauerFinancial Inc. and indicates that SECU is one of the safest financial institutions in the US.

So, what does that mean for you? Being a SECU member means you're part of a credit union built around serving its membership, which is exclusive to SLB employees and their immediate family members. Your relationship with SECU isn't simply about where you deposit your paycheck or apply for a loan. It's about being part of an organization where **members are the owners and the focus is on members.**

Ultimately, the difference is about more than how a financial institution is structured, but it's about who it serves. At SECU, that's you. Your goals, your needs and your financial well-being are at the center of what we do. Thank you for choosing to be a member and for letting us continue to help you make the most of your financial journey.

SECU Marketing & Staff Update

THANK YOU from the Marketing Team

As we wrap up this year, we would like to express our gratitude to every contact and facility that hosted our SECU Marketing Team to visit with and educate SLB and Legacy ChampionX employees about SECU and the services we offer. We look forward to working with you all in 2027 to continue the initiative and assisting current and potential SECU members.

New Team Members & New Roles

If you have visited the credit union recently, you may have noticed a new smile welcoming you at the front desk! After three years as our receptionist, Maritza Rivera has transitioned to a new role with our Wire team. We're excited to celebrate this next step and wish her continued success in her career with SECU. Jaylin Villanueva will be the new friendly face greeting members and assisting with their needs at the front desk. Please join us in welcoming Jaylin to the team! We're excited to have her on board.

A Grand Slam Team Building!

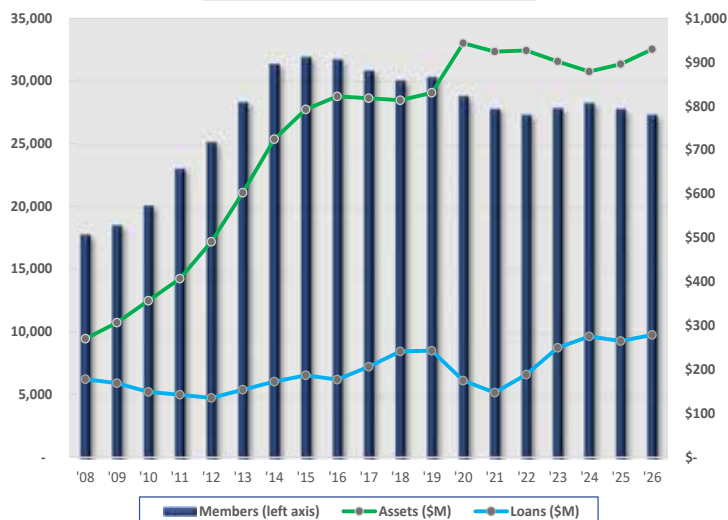
In July, our team headed to the ballpark after hours to cheer on the Sugar Land Space Cowboys during a staff and Board of Directors team-building event. It was a night filled with good food, great company, and plenty of fun as we enjoyed hot dogs, ice cream, and America's favorite pastime. And the Space Cowboys certainly didn't

disappoint! They knocked it out of the park with a 10-0 shutout victory over the Albuquerque Isotopes! It was a grand-slam evening all around and a great opportunity for our staff and Board to connect outside the office. A few of our team members even brought their kids and spouses. We're already looking forward to the next team building event!



SECU Member Asset Chart

SECU Members, Assets and Loans



Is Your Contact Info Up to Date?

Take a few minutes to review your contact information and make sure we have the most current details on file. Keeping your information up to date helps ensure you don't miss important communications, account updates, and other information from SECU.

Updating your information is easy through Net24 Online Banking. Simply log in to Online Banking, select Settings in the top right-hand corner, click the Profile drop-down menu, and choose the information you'd like to update. You can update your User ID, password, address, email address, phone number, and language preference.

A few minutes today can help keep your SECU communications coming your way!



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 August 2026) \$ in Millions

- Assets – \$930
- Savings – \$689
- Loans – \$278
- 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.



SLB Employees Credit Union

MEMBER OWNED, MEMBER LED SM



Federally Insured
by the NCUA

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