



MEMBER SERVICES



**SLB Employees
Credit Union**

MEMBER OWNED, MEMBER LED™

Mission

The SLB Employees Credit Union (SECU) is a not-for-profit, full service financial institution dedicated to assisting Members in meeting their financial needs.

Vision

For SECU to be recognized as a leading financial services provider by:

- Anticipating and responding to Members' unique needs
- Providing secure, economical, and convenient services
- Developing superior long-term Member relationships

Guiding Principles & Values

SECU aims to provide superior service by adhering to a strong set of principles and values:

- Honesty
- Teamwork
- Professionalism
- Positive Attitude
- Sharing the Vision
- Multicultural
- Multigenerational

General Information

SLB Employees Credit Union (SECU) is a common bond financial institution. Account holders are members united by the SLB bond, and invest their savings in the form of shares, which pay dividends based on SECU's financial success. These funds are then available to loan to other members at competitive interest rates. The National Credit Union Administration (NCUA), a federal agency, insures your savings accounts up to \$250,000. SECU is Schlumberger Employees Credit Union DBA SLB Employees Credit Union.

Location

205 Industrial Blvd.

Sugar Land, Texas 77478

Phone: (281) 285-4551 or (800) 272-7328

Fax: (281) 285-4436

Email: secu@slb.com

Web Address: www.secutx.com

Shared Branch

Take advantage of over 5,000 nationwide branches. As a SECU member, you can visit any credit union where you see the CO-OP shared branch logo and conduct transactions (see details on website).

Scan the QR Code below to find your closest CO-OP shared branch.



ATM Access

SECU participates in Allpoint, America's largest surcharge-free ATM network. With over 55,000 ATMs across 6 countries, Allpoint provides unmatched convenience and savings.

Scan the QR Code below to find your closest Allpoint ATM.



Membership

All full-time employees of SLB and subsidiary companies can become a member. Your immediate family (spouse, children, and stepchildren) are eligible for membership once you have joined. If you leave the employment of SLB, or an affiliated company, your SECU membership is not terminated. Once a member, you can remain a member for life.

Savings

At SECU, you can choose from a variety of savings accounts designed to meet your financial goals.

Savings (Share) Account

A Savings Account with a minimum deposit of \$5 establishes your membership and gives you access to all SECU services. With an average daily balance of \$100, you can earn competitive dividends. The dividends are calculated on the average daily balance and are compounded and paid quarterly.

Youth Account

Youth Accounts can be opened with a minimum of \$5 (no minimum amount required to earn dividends).

55 Plus Account

Our *55Plus* (Age: 55 years and above) accounts can be opened with a minimum of \$5 (no minimum amount required to earn dividends). Dividends are calculated on the average daily balance and are compounded and paid quarterly.

Checking

At SECU, you can choose from a variety of checking accounts for value, convenience, and affordability. All qualifying accounts offer a VISA® debit card, overdraft protection and free online bill pay (U.S. residents).

Budget Checking

At SECU, you can choose from a variety of checking accounts for value, convenience, and affordability. All qualifying accounts offer a VISA debit card, overdraft protection and free online bill pay (U.S. residents).

55 Plus Checking

This account is designed to benefit members 55 years of age and above. To receive 55Plus Account benefits, current account holders must apply for this service. Interest is earned without the minimum balance requirement.

Standard Checking

A \$500 deposit opens your interest-bearing checking account. You are required to maintain a \$500 average daily balance to earn interest. Balances falling below the \$500 minimum daily balance will be assessed a fee. There are no per-check or annual fees. Up to 20 temporary checks plus your first order of 150 checks are free at opening, once the account has been funded.

Individual Retirement Accounts

SECU offers several options for IRAs, including Traditional and Roth IRAs. We also offer Certificate of Deposit Accounts with 6-36 month terms.

Traditional IRA

Tax-advantaged account to save for retirement. All contributions are tax deferred.

Roth IRA

Contributions are not tax deductible, but earnings can grow tax free.

Certificates of Deposit

SECU offers competitive CD (Certificates of Deposit) rates combined with NCUA insurance coverage, an agency of the federal government. The minimum opening balance is \$1000, and several term options are available. Interest is both compounded and paid monthly. Certificates automatically renew at maturity, unless otherwise elected, for the same term at the current SECU available rate. Early withdrawal penalties apply (See Truth-in-Savings Disclosure). There is a 10-calendar day grace period after the maturity date to withdraw or change terms without a penalty.

Loans

Just about anything can be financed at SECU. Think of us as your personal loan specialist. Borrowing money is a quick and easy process. Our competitive rates and variety of repayment terms are designed to fit almost any budget.

Debt Consolidation

Struggling with multiple loan or credit card payments? SECU offers Debt Consolidation Loans to consolidate unsecured debt from another financial institution into a Signature Loan. Rates are competitive and the loan application process is simple. Members must meet lending qualifications to receive a loan, and “new money” qualifies for an even lower rate!

Vehicle Financing

Auto loans are our specialty. SECU offers low interest rates and a variety of terms to meet your needs. Qualified members can take advantage of up to 100% financing, including TT&L (Tax, Title, & License). A preapproved loan can add more confidence to your buying decisions, and you can have the benefit of shopping with “cash purchase” bargaining power.

Other Financing

- Boat, Motorcycle, RV, and Specialty
- Consolidation/Signature
- Home Mortgage and Bridge
- Revolving Line of Credit

Home Loans

SECU is proudly partnered with SWBC to help you with your home lending needs. Whether you're looking for buy your first home or refinance an existing home, we're happy to help. Fill out a prequalification application at www.swbcmortgage.com/secu to get started.

- Nationally competitive rates
- No pre-payment penalty clause
- We offer loans to qualifying expats
- Flexible fixed and adjustable rate options
- 60-day rate lock once you have a home contract

Contact our Home Loan Officer, Sallye Gibson, for questions: sgibson@swbc.com, (281) 285-3237

VISA® Card Services

Visa® Credit (acceptable worldwide)

- Low APR
- No annual or over-the-limit fees
- ATM access
- 24-day grace period
- Scorecard Rewards program for qualifying signature purchases
- A better card experience is at your fingertips with My Cards

Visa® Debit (acceptable worldwide)

- Require checking
- Scorecard Rewards program for signature purchases
- Use your PIN for “cash back” at Point-of-Sale (where available)
- 4 free ATM withdrawals per month;
- Find Surcharge-Free ATMs (worldwide network) at www.allpointnetwork.com
- A better card experience is at your fingertips with My Cards

ScoreCard Rewards Program

Reward yourself with great merchandise and travel rewards! SECU Card holders earn ScoreCard Rewards points with every purchase. SECU Visa Credit Cards earn 1 point for every \$1 spend and SECU Visa Debit Cards earn 1 point for every \$2 spend. Points can be redeemed at www.scorecardrewards.com for travel discounts, fuel discounts, gift cards and more. Merchandise options include brands like Apple®, Bose®, Dyson®, YETI® Coolers and more. Visit www.scorecardrewards to set up an account, redeem rewards, and view your rewards accounts. Learn more on the ScoreCard website.

Education Opportunities

SECU is one of the leading financial institutions in regards to online education resources. We provide the following education opportunities to help you reach your financial goals:

- Auto Buyer's Information
- Financial Counseling
- Home Buyer's Information
- Identity Theft/Fraud Prevention Information
- Member Resources in Education Center online

Online Services

Net24 Internet Banking Service

This service offers 24/7/365 worldwide web and mobile access to your accounts. Net24 Service features include:

- View account balances, history, and check image
- Transfer funds between accounts and other financial institutions
- Reorder checks or stop payments
- Pay bills (FREE)
- Request loans and wires
- View eStatements and eNotices
- Receive email/text account status eAlerts
- Download to Quicken
- Secure messaging

Other Services

SECU also offers other convenient services:

- ATMs: Surcharge-Free nationwide network
www.allpointnetwork.com
- Cashier's and Teller Checks
- Direct Deposit/Payroll Deduction
- Financial Services: Financial Planning, Brokerage, and Insurance (TruStage™)
- Foreign Check Collection
- Notary and Signature Guarantees
- Wire and Money Services (Domestic & International)

Contact Information

Phone: (281) 285-4551 or (800) 272-7328

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Main Branch

205 Industrial Blvd.

Sugar Land, Texas 77478

Mailing Address

PO Box 1349

Sugar Land, Texas 77487-1349

Mobile Access

Take your account access with you anywhere in the United States.

- Access your accounts via mobile browser or downloaded application
- View account balances and history
- Transfer funds between accounts
- Pay bills (FREE)
- Security includes a multi-factor authentication
- Compatible with iPhone and Android systems and accessible via a wide variety of cellular service carriers
- Mobile Deposit

Mobile Applications



Allpoint

Find surcharge-free ATMS near you
www.allpointnetwork.com



CO-OP Shared Branch

Access over 5,000 credit union locations
www.co-opcreditunions.org



Net24

SECU's 24/7 online banking mobile access
<https://www.secu.slb.com/net24-mobile-banking>