



SHAREHOLDER



Be Responsible. Be Spontaneous. Be Proactive. Get Rewarded.

The rolling in of the New Year can bring a sense of responsibility. From making sure you arrive to and from post-holiday events safely, to setting your New Year's Resolutions, it's a time of making responsible choices. SLB Employees Credit Union would like to remind you of a few rewards you have waiting for being responsible.

Use Your SECU Visa and Get Rewarded.

Did you know you can link your SECU Visa Credit Card with popular rideshare apps like Uber or Lyft*? Rideshares can help you get home safely so you won't have to worry about finding a designated driver or abstaining from New Year's fun to ensure a safe ride home. Each ride with your app of choice earns ScoreCard® Rewards Points, one point per dollar spent on your SECU Visa Credit Card.

Consider using your SECU Visa Credit Card to book your hotel this year. From New Year's Day to Valentine's Day, to spontaneous trips and beyond, your SECU card can help you book ahead to secure your reservation. Consider adding it to your hotel rewards profiles for a simple "click" to hold your reservation, and bring the card with you to present to

*Members download and use third-party apps at their own discretion and risk; SECU is not affiliated with Uber or Lyft.

the concierge. Hotel costs on your card (from reservations to room service) count as qualifying spends and earn you one ScoreCard® Rewards point per dollar spent. Start earning and saving points now to use later this year... like your summer vacation.

You can use your SECU Credit Card to plan ahead, too. Be proactive and set up your monthly auto shipments with your SECU Visa, everything from pet food and prescriptions to your Amazon basics like groceries, diapers, and razors. Set it and forget it!

Speaking of being proactive, keep SECU in mind when you're setting up your financial affairs for 2025. SECU offers debt consolidation loans to help you get back on track after a high-spend holiday season. 0307 Consolidate credit card debt from high rate lenders into one easy payment with SECU. You can also be proactive and use your SECU accounts to build up your emergency fund. Set up your Direct Deposit straight from your paycheck to your savings to build up your emergency fund. Financial experts recommend having three to six months' worth of savings set back in times of emergency.

SECU Sets 78th Annual Meeting

The 78th Annual Meeting of Members is set for Monday, February 17, 2025 at 9am CST. SECU will conduct our meeting via webinar, which will allow more members to participate. In February 2024, we had 1,130 registrants in attendance from 74 countries.

Your President and Board will make an informative presentation covering the financial soundness, growth, and strategic direction of our credit union. Questions submitted from the registrants will be addressed following the event.

There will be \$1,700 in e-door prize giveaways for members who attend the online event. To participate online, you'll need internet access and an up-to-date web browser. Audio will be made available through the GoToWebinar platform (both online and via dial-in). Members MUST pre-register for the event. Details can be

found on our website's home page, and a registration link is available on our Calendar of Events page, or on the QR code at the end of this article.

As a Member and Shareholder, the Annual Meeting of Members allows you the opportunity to elect your Board of Directors and to express opinions regarding SECU policies and programs, Credit Unions are the only financial institutions owned entirely by their members. SECU is a MEMBER OWNED, MEMBER LEDSM financial institution solely sponsored by SLB for a specific mission.

Mission Statement: The Schlumberger Employees Credit Union is a not-for-profit, full service financial institution dedicated to assisting members in meeting their financial needs.

We hope you'll plan to join us online for our Annual Meeting.





Harold Ottis
President

From the President:

Your credit union remains strong through November 2024 YTD with \$877 million in assets, and 28,000+ members. Our capital has grown to \$206 million, yielding a net worth ratio of 24.13%, 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 84th consecutive quarter through December 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.

International Numbers

SECU now accepts toll-free calls 24/7/365 from 17 countries outside of the United States. If you are not located in one of the countries below, please contact us by email at secu@slb.com or through secure message in your Net24 Online Banking system.

- **Argentina:** 1120397493
- **Australia:** 0291654681
- **Brazil:** 3128462870
- **Canada:** 5146734095
- **China:** 4006613092
- **Colombia:** 018009441609
- **France:** 0170914052
- **Indonesia:** 2127899599
- **Malaysia:** 0377238407
- **Mexico:** 5588776779
- **Norway:** 23162653
- **Saudi Arabia:** 8008501079
- **Spain:** 910878097
- **Trinidad & Tobago:** 8682176059
- **United Arab Emirates:** 80004441744
- **United Kingdom:** 02033412231
- **Venezuela:** 2123357478

You can find these numbers listed on our website as well. Click on “Contact” in the top, right corner of the website, then look for “View International Numbers” under “Phone Support” at the top of the webpage.

Review Your Statements for Fraud

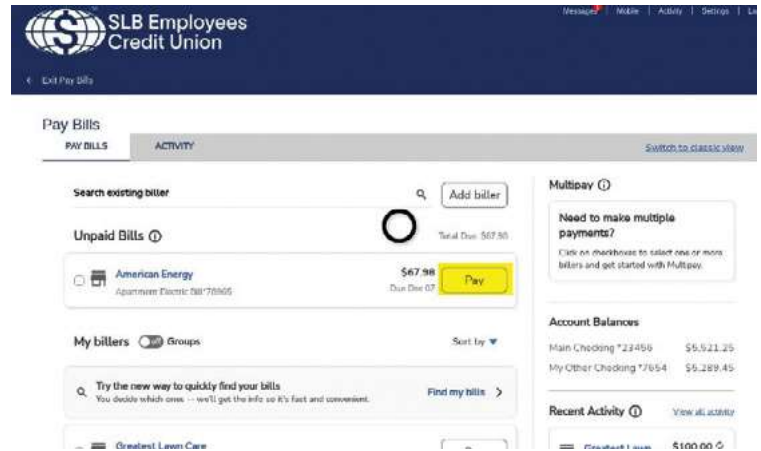
With the start of the new year, memories of the 2024 holiday season are behind us. SECU wants to remind members to be vigilant of fraud year-round. Now is a great time to review your credit card, debit card, and banking statements for any fraudulent purchases from the holiday season. 0417 Scammers who set up skimmers at swipe machines at the ATM, gas pump, or merchant kiosk will often store credit card numbers or payment information to recycle and use at a later date. This means your information and card numbers may have been compromised during the holidays, but the fraudster waited to use your information to make their purchases. Don't be a victim.

Actively review your card and financial statements year-round for fraudulent charges. If you spot something that looks fishy, turn your cards “off” with MyCards and call SECU to report the fraudulent charge.

Tech Updates

Bill Pay Updates

The Net24 Bill Pay feature has a new update. When sending a payment, members now need to click the “Pay” button for the payment to go through. US-based members can use the same convenient features of Bill Pay to pay bills online quickly and easily, for everything from gym memberships to utility companies to cable bills to friends and family. Members can easily view all upcoming bills, and recent activity, making it easy to ensure bills are paid on time, every time. Bill Pay can even help prevent fraud and identity theft since paying a bill online is more secure than mailing a paper check.



For a video tutorial of all the great features of Bill Pay, visit our Online Education Center at <https://www.secutex.com/education-center>. We even offer a Click-Thru tutorial on the website to help members mimic the features of Bill Pay and practice paying a bill online. Remember, when using the Click-Thru tutorial, DO NOT enter your actual Net24 username or password. The system is set up to imitate a log-in, so be sure and use dummy credentials.

Have You Updated Your Favorites Bar?

<https://www.secutex.com>, the new SLB Employees Credit Union URL is live. You may have noticed the change in early October 2024; we no longer use www.secu.slb.com. You can access your Net24 Online Banking login and our website at <https://www.secutex.com>. The old website URL no longer re-routes. Be sure and update the SECU website to www.secutex.com and save it to your favorites.

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

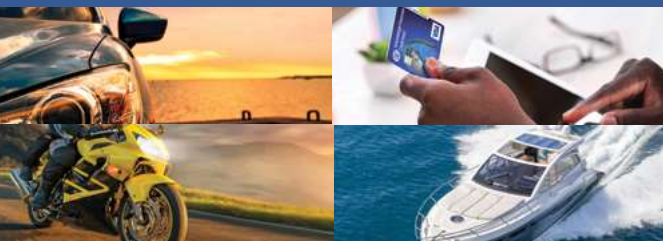
Home and Auto Buyer's Workshops

We are excited to offer our monthly Home Buyer's Workshops Auto Buyer's Workshops again for 2025. Members and potential members are welcome to join us for the webinars to learn the ins-and-outs of the home and auto buying processes. This year, we will be resuming live Home Buyer's Workshops at SECU once a quarter. All Auto Buyer's Workshops will be hosted online only. You can determine if a workshop is live or remote from the registration information and notation on our website.

Interested in signing up? All workshop dates, times, and registration links can now be found on the Calendar of Events page of our new website, located under the “Member Resources” tab.



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.



Review Your Spends Year Round

Just because we're wrapping up the holiday season doesn't mean you should take less precaution when monitoring your SECU Visa Debit and Credit Cards. Whether you signed up for a new gym membership or set a goal to be more budget conscious with your finances in 2025, MyCards allows you to review every spend on your SECU cards. While we encourage our members to be cautious of scammers and fraudsters, SECU also encourages its members to make informed decisions when it comes to finances. If you are unsure about a transaction on your SECU Visa Debit or Credit Card, report the suspicious activity in just a couple of clicks and/or immediately turn off a lost or stolen card. MyCards allows SECU members to view the transaction amounts, merchants, geographic locations, and more! 1231 Keep control of your finances in 2025 and set yourself up for success using MyCards. Explore the MyCards feature in your Net24 Mobile Banking app or look for "Manage Cards" in the top menu of your Net24 Online Banking platform to use the new service outside of the mobile app. Check out our online video tutorial at <https://www.secutx.com/education-center>.

SECU Staff Happenings

New Year, New Team Members

As we welcome the new year, we would like to introduce our newest members to the SECU team. Whitney Weary and Sarah Starcevic were both onboarded as Member Services Representatives near the end of 2024. After 10 years at Financial Plus Credit Union (formerly known as Wanigas Credit Union), Whitney decided to leave Saginaw, Michigan to call Houston home. Whitney enjoys traveling, going to concerts, professional ball games, watching movies, and playing games together with her husband and two sons. Sarah Starcevic is the newest addition to our team. Sarah recently moved to the Greater Houston Area looking for a fresh start for her and her daughter after living in Northwest Indiana for almost 10 years. 0710 She is excited to be closer to family and her soon to arrive granddaughter. Their enthusiasm, dedication, and experience are sure to make a positive impact and help SECU continue providing exceptional service to our members. Whitney and Sarah, we look forward to growing together as a team and are excited to have you on board!

Happy Halloween!

SECU staff came to work dressed in Halloween costumes on October 31, 2024. Way to show your spooky spirit, team!



100 Site Visits

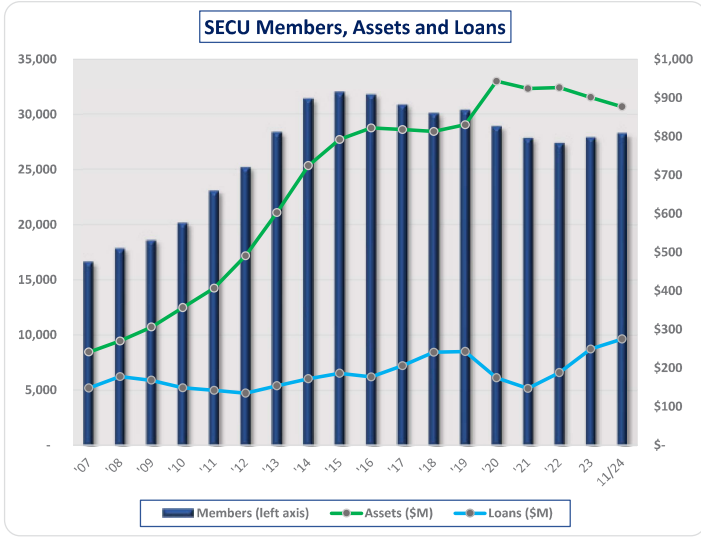
In 2024, our SECU Marketing Team completed an impressive milestone of 100 site visits to SLB facilities in the Greater Houston Area and across the United States. From family days in Lawrence, Kansas to visiting SLB campuses in Southern California, these efforts provided opportunities to assist both current and potential SECU members and give invaluable insights into SECU member services. The SECU Marketing Team is thrilled with the success of these visits and is looking forward to a successful 2025, where they plan to continue the momentum with even more engagement and creativity. The team is excited about the potential for future visits to explore new initiatives to build awareness of the benefits of SECU membership, and continue a welcoming member experience for SLB employees. If you're a current SLB employee in the US, keep an eye out for the team next year at your campus.

Want to schedule a site visit? Email mmcmahon2@slb.com to plan a visit.

SECU Member Spotlight

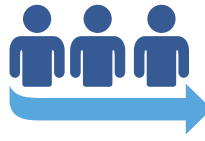
Want to be featured in our Member Spotlight of the next edition of the Shareholder? Leave a Google review of your positive Member Service or Loan experience, or email your photo and story to mmcmahon2@slb.com for the chance be featured in our next edition.

SECU Member Asset Chart



Considering Debt Consolidation?

One of the most popular financial resolutions year after year is to save more money. Keep control of your finances this year with a Debt Consolidation Loan with SECU. SECU offers members the opportunity to consolidate unsecured debt from another financial institution and get back on track, including outstanding credit cards. Members must meet lending qualifications to receive a loan, and make sure to ask your loan officer if you qualify for a discounted interest rate (new money only). Apply online at www.secutx.com and jump start your journey toward a debt-free future.



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 – Jerry Harper, Bob Fons, John Zarnowiecki, Kevin Comeaux

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 November 2024) \$ in Millions

- Assets – \$877
- Savings – \$665
- Loans – \$274
- 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



Federally Insured by the NCUA

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