



# SHAREHOLDER



## Tips for Keeping Your Wallet (and Identity) Safe this Holiday Season

The holidays bring a spirit of generosity in people, but it doesn't have to break the bank! Here are a few tips to balance gift-giving with generosity, while keeping your wallet safe.

### Stick To Your Established Shopping Budget

Whether it's buying candy for the local trick-or-treaters, shopping for your family's Thanksgiving dinner, or finding the perfect present for a loved one, it's important to set a budget and stick to it. That may mean asking friends or family members to bring dishes to dinner (think potluck style) or swapping big-ticket holiday gift items for more budget-friendly ones. Just because you opt for a lesser cost doesn't mean the gift has to be any less thoughtful!

### Set Your Purchasing Plan

Determine how much you want to spend on each person in advance. This can help with the process of setting your budget. If you're more likely to overspend online, consider making purchases face-to-face with your SECU Visa Debit Card to control your cash flow.

### Give Yourself Time

Rushed decisions can lead to you bending your budget. You can get your holiday shopping done before the holidays arrive, and some stores even offer better deals in the weeks leading up to Black Friday or the holiday season. If you can, spread your purchases out overtime, making it easier to stick to a monthly budget while incorporating your holiday shopping.

### Find Money in New Ways

Refinancing your Auto Loan with SECU can save you money monthly that you could put towards holiday purchases. Use our Auto Loan Calculator online to see if a lower rate could put some money back into your wallet this holiday season. Another option to consider is using your ScoreCard® Rewards points to purchase gifts for loved ones, rather than spending cash. ScoreCard Rewards offers tons of merchandise options on their website,

[www.scorecardrewards.com](http://www.scorecardrewards.com) 0925. Each spend with your SECU Visa Credit and/or Debit Card stacks points that you can redeem for gifts this holiday season.

### Shop for Deals

Now that you've determined your purchasing plan, do some research online and in local ads to see if you can find retailers offering lower-priced shopping options.

### Be Cautious When Shopping Online

While online shopping can make your holidays a breeze, be sure to pay extra caution when checking out. Avoid using public wi-fi to make online purchases. Only buy gift cards directly from a retailer or from ScoreCard® Rewards. Never click on links from unsolicited/untrusted email sources, even if they're offering a great deal on holiday specials.

### Shop Online from Secure Websites

Always check that the website URL begins with https://, and look for a closed padlock icon on your browser. This lets you know that your website visit is secure and encrypted, which protects your payment information. Avoid making purchases online from retailers that aren't secure.

### Let SECU Help

Whether you're considering an Auto Loan Refinance to free up monthly cash, or you need to secure a Personal Loan for holiday spending, Schlumberger Employees Credit Union is here to help. We offer applications for loans and refinance options to our members online to save time and make the process easy. If you're using your SECU Visa Credit or Debit Card this season, keep in mind that you're earning ScoreCard® Rewards points with every transaction. Redeem your points for travel vouchers or merchandise in place of gifts. Visit [www.scorecardrewards.com](http://www.scorecardrewards.com) to set up your rewards account or browse and buy merchandise. Questions? Email us at [secu@slb.com](mailto:secu@slb.com).

# From the President:

Your credit union remains strong through August 2022 YTD with \$911 million in assets, and 27,000 members. Our capital has grown to \$177 million, yielding a net worth ratio of 19.4%, 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 74<sup>th</sup> consecutive quarter through June 2022. 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.

## Holiday Safety Tips

With the holidays upon us, many of our members will be traveling to see friends, family, and loved ones. We want to remind our members of a few credit union safety tips.

## Protect your Passwords

Whether traveling through an airport, staying a hotel, or sitting in a coffee shop, we suggest not accessing your accounts on a public Wi-Fi. Attempted fraud happens during the holiday season, and fraudsters can steal your information (personal information, bank details, passwords, and more) from an unsecure network. We suggest temporarily using your secure mobile hotspot or logging in from a secure network that you know and trust. Never share your SECU account passwords with anyone, and don't write your passwords down on sticky notes saved on your laptop. Memorize them and don't share!

## Be Aware of Your Surroundings

Holiday shopping can create more hustle and bustle than usual and fraudsters will take advantage of unsuspecting victims. Be aware of your surroundings, especially when making cash or card transactions. If you use an ATM, search for signs of tampering (such as adhesive residue near the card insertion slot), use machines you're familiar with, and stay in well-lit, well-populated areas. When carrying shopping bags to your car, have your keys out and ready to unlock the vehicle to quickly load your packages and drive home safely. Do not carry cash outside of a store or banking facility; make sure you have it put away before you exit the building.

## Set up a Travel Notice

If you plan to leave your hometown, let us know when you plan to travel and for how long. Send us a Secure Message through your Net24 Secure Messaging center including the dates and destination of your trip. This can help reduce the likelihood of card blocks.

## Shop Safe Online

Businesses offer online shopping deals and specials through emails

during the holiday season. Many members may opt to do their shopping online this year. Be wary when using email specials to take advantage of money-saving offers. Follow these tips to safely shop from your computer:

- Be wary of emails from unrecognized persons or email addresses that require you to confirm personal or financial information over the Internet or call unknown numbers. These emails typically include verbiage that makes the request seem urgent to illicit a quick response from a frightened consumer.
- Ensure that email spam filter settings are turned on to block emails from persons that are not in your contact list.
- Keep in mind that phishing websites often copy the entire look of a legitimate website, making it appear authentic. When an email requests that you visit a website, to be safe, you should call the legitimate business first to inquire about the email received to ensure it is valid. Neither financial institutions nor businesses should ever request personal information to be sent via email.
- Beware of phone phishing schemes and do not divulge card, account, or personal information over the phone unless you initiated the call.
- Remember not to click on links, download files, or open attachments in emails from unknown senders.

Schlumberger 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](http://www.ftc.org).

## Technology Updates

SECU's Pay People service will no longer be available after October 2022. Members who use the service through the Bill Pay function will no longer see the option in their Net24 Online Banking or Mobile Applications. We suggest using the internal and external transfer features that will remain available within Net24 (fees apply). Members also have the option to use third-party payment options (like PayPal or Venmo) but do so at their own risk and in accordance with the rules governing each separate application (fees may apply).

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



*Harold Ottis*

President

# Donating This Holiday Season?

The holiday season brings forth many acts of kindness and goodwill. If you wish to donate to charities, be informed this holiday season and don't fall victim to a scam or charity fraud. Fraudsters use charity organizations to capitalize on kindness during the holiday season and throughout the year. Charity fraud occurs when an individual or group deliberately misrepresents its fundraising intentions or solicits funds for phony causes. Before donating this holiday season, check out these tips below.

- Request that written information be mailed to you from the organization including name, address, and phone numbers of its members.
- Be wary of 3<sup>rd</sup> party companies that claim they are collecting donations on behalf of the legitimate organization.
- Don't let anyone rush you into donating. Take your time and do your research before making your donation selection.
- Scammers are more likely to ask you to donate by cash, gift card, or wire transfer. Consider paying by check or with credit card, and ask for your tax write off statement.
- Avoid GoFundMe donation request unless you personally know the recipient or cause.





# We're Giving Away 2 Million Points with the 2022 SECU Holiday Sweepstakes

Holidays are a joyful time, and SECU wants to help make sure the stress of spending for your loved ones doesn't become overwhelming. Consider using your SECU Visa Credit to make your upcoming holiday purchases (all the way from Halloween to Thanksgiving to Christmas), and redeem your points on gifts for loved ones, hotels, airfare, and more! From October 1, 2022 through December 31, 2022, your SECU Visa Credit Card spends can earn entries into the SECU Holiday 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 member**
- **5 Second Prize Winners – 100,000 points rewarded per winner**

Even outside of the sweepstakes, members 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](http://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 0304. Or consider your 2022 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. 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, 2022 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 10/01/22; ends at 11:59:59 PM ET on 12/31/22. Total ARV of all prizes: \$20,000. Odds of winning depend on the number of eligible entries received. For full Official Rules, visit <https://info.scorecardrewards.com/SECUHolidaySweeps2022>. Sponsor: Fidelity Information Services, LLC., 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716.



## What Are SECU's Hours?

Schlumberger Employees Credit Union serves members online from 8:00am-4:30pm Monday through Friday excluding holidays, and our lobby is open for member walk-ins or scheduled appointments from 9:00am-3:00pm Monday through Friday excluding holidays. Our offices follow Schlumberger's North American holiday schedule rather than federal bank holidays.

You can find updates on our hours, including holiday closures or emergency notices on Google (search "Schlumberger Employees Credit Union") and on our website (click "Contact" in the top, right corner, then "Office Hours and Holidays." We encourage you to check our hours on Google prior to a visit 0611! We look forward to serving you.

SECU offers after hours services to our members, such as 24/7 password reset and card assistance through our call center. Members can call 1-800-272-7328 (toll free) or 281-285-4551 for 24/7 call center assistance.



## SECU Staff Happenings

### Staff Service Awards

Congratulations to several members of our team that reached notable service milestones in 2022!

#### 15 Years

Angelica Gonzalez  
Raquel Wilkerson

#### 10 Years

Darcy Haynes

#### 5 Years

Brittany Brack  
Gayle Franklin

### We All Scream for Ice Cream

It has been HOT in Houston this summer, and we wanted to show our hard-working staff how cool we think they are 0607! In June, our team enjoyed ice cream and sweet treats from an on-site ice cream truck by Mary Had a Little Party. Thanks to our wonderful staff for all they do for our members!



## Featured Loan Rates

Auto Loan (ALA*)	2.24% APR*
Boat Loan (ALA*)	2.24% APR*
Motorcycle Loan (ALA*)	2.24% APR*
Consolidate (ALA*)	5.49% APR*
VISA Card (ALA*)	9.90% APR*

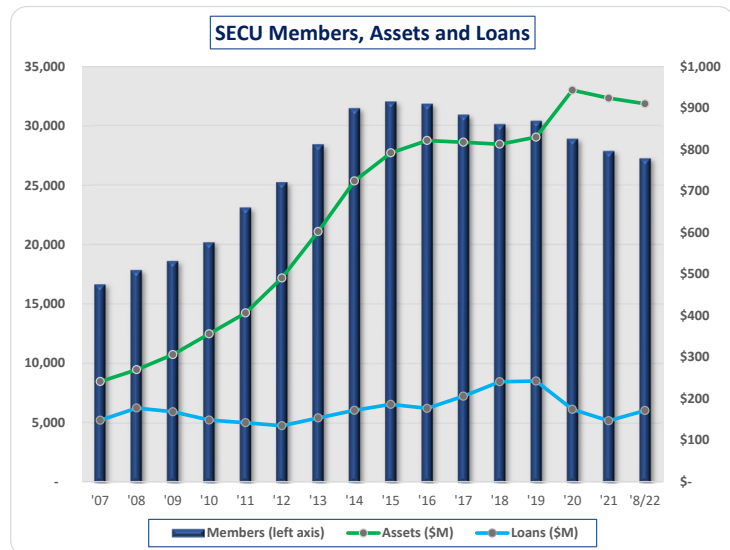


Contact a Loan Officer today!

\*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.



# SECU Member Asset Chart



**You could save on your car and home insurance**

## Designed for credit union members

By combining your car and home insurance you may qualify for multiple discounts. And you always get fast, 24/7 (including holidays) claims service.

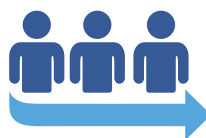
Call for your FREE, no-obligation quote

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## 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](mailto:secu@slb.com).



## Meet the Board SECU Executive Board

Chairman – Joe Van Valkenburgh

Vice Chairman – Sonny Johnston

Treasurer – Jerry Harper

Secretary – Nadia Hasouris

Board Members – Kannan Venkataraman, Bob Fons,  
Jodie Lowry, Bill Carpenter, Nihal Wijeyesekera

## Privacy & Disclosure Information

The following information is available online at [www.secu.slb.com](https://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 Financial Condition (as of August 2022) \$ in Millions

- Assets – \$911
- Savings – \$729
- Loans – \$171
- 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.



**Schlumberger  
Employees Credit Union**

**MEMBER OWNED, MEMBER LED<sup>SM</sup>**



Federally Insured  
by the NCUA

Publisher: Brittany Brack  
ABA Routing Number: 313084564

The "Shareholder" is a non-subscription publication of Schlumberger 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.

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