



AMOCO Federal Credit Union
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AMOCOfcu.org

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Media Kit

AMOCO
FEDERAL CREDIT UNION
"A Member Owned Cooperative Organization"

all about you™



ABOUT US

Name:	AMOCO Federal Credit Union
Founded:	1937 as Pan Am Employees Federal Credit Union
Financials:	Assets of \$1.4 Billion as of 03/31/2025
Employees:	316 as of 03/31/2025
Membership:	Approximately 110,252 as of 03/31/2025
Locations:	<ul style="list-style-type: none">• Corporate headquarters in Texas City, TX• Eleven service locations• Network of 55,000+ surcharge free ATMs worldwide (Allpoint and Allpoint+)• 5,000 Nationwide CO-OP Shared Branches• 24-hour online and telephone banking
Products:	A full suite of financial products and services including checking, savings, loans, credit cards, investments, insurance and financial planning.
Insured:	Federally insured by the National Credit Union Administration, a U.S. Government Agency.
Leadership:	<p>Executive Officers of the Company</p> <p>Shawn Bailey, Chief Executive Officer</p> <p>Ashley Carner, President & Chief Operating Officer</p> <p>Gail Figueroa, Chief Administrative Officer</p> <p>Jeremy Silva, Chief Financial Officer</p> <p>Eddie Bonilla, Executive Vice President of Lending</p> <p>Tina Foster, Executive Vice President of Administration</p> <p>Darby McDermott, Executive Vice President of Operations</p>

Board of Directors

Ruben Torres, Chairman

Pat Tinsley, Vice-Chairman

Chet Rich, Treasurer

Andre Parker, Secretary

Ron Mullen, Director

Hedy Minter, Director

James "Rusty" Norman, Director

Rogert D. McCrary, Director Emeritus

Tim Bulot, Honorary Director Emeritus

Bob F. Steel, Honorary Director Emeritus (Posthumously)

Supervisory Committee

Hedy Minter

Chris DeVries

Sonny Tholcken

Governance Committee

Craig Mason

Renee Garland

Richard Rennison

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VISION & MISSION

Our Vision

"To be our members' primary financial relationship"

Our Mission Statement

"To serve the financial needs of our members"

Our Core Values

"Respect, Integrity, Service & Excellence"



HISTORY

Since being first chartered in 1937, the credit union has grown from \$28,000 in assets and 170 members to more than \$1.4 Billion in assets and approximately 110,252 members.

The credit union was originally organized as a Pan Am Employees Federal Credit Union, to serve the financial needs of employees of Pan American Refining Corporation of Texas City.

In 1947, the credit union expanded for the first time to include employees of Amoco Chemicals in Texas City, and Amoco (Pan American) subsidiary.

In 1955, the credit union changed its name to Amoco Federal Credit Union to correspond with the new name of its sponsor company, Amoco Oil Refinery. Two years later, and twenty years after organization, Amoco Federal Credit Union claimed \$2.6 Million in assets and 3,100 members.

In 1998, British Petroleum (BP) and Amoco Oil merged into BP Amoco and as of 2004 it would be called BP. With that change Amoco Federal Credit Union made the choice to keep their name the same because it represented stability and familiarity in the community. The board and management decided to make only one minor change. The “Amoco” name was changed to represent an acronym, making it AMOCO (A Member Owned Cooperative Organization) Federal Credit Union.

Today, AMOCO Federal Credit Union includes a diversified membership that includes more than 560 local sponsor companies and organizations and approximately 110,252 members located throughout the country. Recognized as one of the largest credit unions in the Houston/Galveston area, AMOCO continues to grow in large part to the satisfaction and loyalty of members and the commitment of our volunteers and staff.



UNDERSTANDING THE DIFFERENCE

What's the difference between a bank and a credit union?

The answer: Membership. Credit unions are not-for-profit, cooperative financial institutions that are owned and operated by its members. They exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates.

Like credit unions, banks accept deposits and make loans – but unlike credit unions, they are in business to make a profit. Banks are owned by groups of stockholders whose interests include earning a healthy return on their investments.

The Federal Credit Union Act of 1934 defines a credit union as, “A cooperative association organized for the purpose of promoting thrift among its members and creating a source of credit for provident and productive purposes.”

Credit unions look like banks because credit unions and banks offer many of the same products and services: checking and savings accounts, money market accounts, certificates of deposit, loans for homes and autos, credit cards, automated teller machines and online banking, among many other financial products and services.

But membership makes the credit union difference:

- Credit unions are governed by a volunteer board of directors which act in the members' best interest.
- Because of the member governance and ownership structure, Congress exempts credit unions from federal income taxes, which could only be paid from member reserves.
- Excess earnings by credit unions are reinvested so that its members can enjoy the benefit of lower loan rates, higher deposit rates, service improvements, bonus dividends and significantly lower fees.
- Credit unions educate members and non-members about sensible money management to help improve members' financial condition and to help reduce the costs of financial literacy to society.
- Membership into a credit union is open to a defined “field of membership”. At AMOCO, that means all employees and members affiliated with any one of our 560+ businesses, organizations or associations that have elected to become an AMOCO Select Partner are eligible, as well as family members of anyone who qualifies under the above guidelines.
- Credit Unions provide a valuable alternative offering advantages that are unique in the financial services industry.



FIELD OF MEMBERSHIP

When you join AMOCO as a member-owner you become a part of the credit union team. Once you become a member - you are always a member! Every loan you make, every service you use, fuels our cooperative system so it can, in turn, serve you better. When you choose AMOCO as your primary financial institution, that means you consider us for all your financial needs, and that makes us a stronger, safer, and a convenient place for you to save and borrow.

Who can join AMOCO Federal Credit Union

AMOCO membership is open to everyone who lives, works, worships, attends school, or frequently does business within one of the 477-census tracts in Texas. Our field of membership allows AMOCO to serve 2.5 million consumers with a wide geographical footprint extending north to south from Liberty, TX to the shoreline just south of the Justin Hurst Wildlife Management Area and east to west from High Island Beach to Mission Bend neighborhood of Houston.

How to Become a Member

Individual membership is established when an eligible member opens a savings-share account with a minimum balance of \$1.00. Once you become a member, you remain a member for life by maintaining the minimum balance in your savings-share account.

To establish membership: visit us in person; call us at 409.948.8541 or toll-free at 800.231.6053 to request an application by mail; or apply online at www.AMOCOfcu.org.

How to become a Select Partner

We've brought financial security to 560+ businesses, organizations and associations in the Greater Houston area. Your employees can save money through lower fees, lower lending rates, higher savings rates, and peace of mind that they have a friend in the business that will help them navigate through financial waters. By offering membership to your employees, you are bringing them into a financial co-op that truly cares about helping them reach their financial goals. All employees and members of these 560+ Select Partners and their immediate family are eligible for credit union membership. This includes: the spouse, children, siblings, parents, grandparents, grandchildren, stepparents, stepchildren, step siblings and domestic partners. For a complete list of eligible Businesses, Organizations, and Associations please visit www.AMOCOfcu.org.

What if your employer or organization is not listed as a Select Partner?

If your employer, company, organization, or homeowners association is not listed as a Select Partner you may want to encourage them to initiate a partnership. There is no cost to affiliate with AMOCO Federal Credit Union. A short application and request letter is all that is required to initiate a partnership. Once this process has been completed the employees and/or members of your organization will be eligible to enjoy the many products and services offered at AMOCO.

To become a Select Partner contact our Culture & Communications Department at 281.534.5527 or email sd@amocofcu.org to request more information.

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COMMUNITY RELATIONS

Serving a larger purpose for the benefit of our communities.

As a member-owned financial institution, AMOCO Federal Credit Union is dedicated to promoting the strength and vitality of the communities we serve. To accomplish this task, we continually seek out opportunities to offer time and resources in ways that will make a difference for the communities where our members live and work.

Financial Literacy

AMOCO Federal Credit Union is dedicated to building a better financial you. To live this vision, the organization dedicates financial resources, as well as the time and talents of our staff, to the promotion of financial literacy for members of all ages.

In addition, AMOCO Federal Credit Union is also proud to partner with MoneyEdu, a program designed for members to acquire and gain knowledge to empower them through their financial journey. With the MoneyEdu partnership, AMOCO Federal Credit Union is helping members move toward financial success through its financial wellness courses and calculators free of charge to keep members financially strong, which can be viewed at www.AMOCOfcu.org/Learn.

AMOCO Federal Credit Union also provides saving skills and financial awareness through our A-ZONE Accounts for members 17 and under.

Giving Mission

AMOCO Federal Credit Union is dedicated to making a difference in the communities where our members live and work. To accomplish this task, we direct our giving to areas that we believe are important to the future of our communities' vitality and success: chambers of commerce, charities and non-profit organizations, education, and our select groups.

Volunteerism

AMOCO Federal Credit Union promotes the spirit of volunteerism to our employees by providing information and opportunities on charities in need and upcoming awareness events. Some area charities that have benefited from this include the American Heart Association, American Cancer Society, United Way and the American Red Cross.

Credit Unions Working Together

AMOCO Federal Credit Union is a leader in the local credit union community in support of Children's Miracle Network through the Gulf Coast and Houston Chapter of Credit Unions. Together, area credit unions have raised hundreds of thousands of dollars to help area children suffering with illness and disease.

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LOCATIONS

BRANCH LOCATIONS WITH ON-SITE ATMS & DRIVE THRU SERVICES

Alvin^{2,3} - 1299 E. HWY 6

Bay Colony - 3350 Cross Colony Drive

Clear Lake^{1,2} - 2585 Bay Area Blvd

Clear Lake City^{2,3} - 1150 Clear Lake City Blvd, Suite 101

Friendswood² - 235 E. Parkwood

Galveston² - 6216 Broadway

Magnolia Creek³ - 4510 W League City Pkwy*

Santa Fe³ - 4120 FM 1764

Tuscan Lakes³ - 1692 E. League City Parkway

LOBBY HOURS

Monday - Friday: 9:00 AM – 5:00 PM

Saturday: 9:00 AM – 12:00 PM

DRIVE-THRU HOURS

Monday - Friday: 8:30 AM – 5:30 PM

Saturday: 9:00 AM – 12:00 PM

¹No Drive Thru Service

²Lobby Closed Saturday

³Interactive Teller Machines (ITMs) Available

Texas City³ - 2300 Texas Avenue

TEMPORARY LOBBY TELLER OPERATION HOURS

Monday - Friday: 8:30 AM – 5:30 PM

Saturday: 9:00 AM – 12:00 PM

OTHER LOBBY SERVICES OPERATION HOURS

Monday - Friday: 9:00 AM – 5:00 PM

Drive-Thru Temporarily Closed from December 16, 2024,
to mid-July 2025

MICRO BRANCH LOCATIONS WITH ON-SITE ATMS

Marathon Galveston Bay Refinery HESS Building
2401 5th Avenue S.

Limited to on-site employees/contractors only

Monday - Thursday:

9:00 AM – 1:00 PM & 2:00 PM - 4:30 PM

Friday & Saturday: Closed

OFF-SITE ATM LOCATIONS

INEOS Styrolution America LLC: Texas City
2800 FM 519 East

Limited to on-site employees/contractors only

Houston Methodist Clear Lake Hospital: Nassau Bay
18300 St. John Drive
Located in Cafeteria

College of the Mainland (Student Center): Texas City
1200 North Amburn Road

HCA Houston Healthcare Mainland: Texas City
6801 Emmett F. Lowry Expressway

Palmer Hwy (Palmer Plaza): Texas City
3402-A Palmer Highway

Plus, 55,000+ Allpoint Surcharge-Free ATMs Worldwide and
Allpoint+ ATMs for cash deposits.

CONVENIENT SERVICES

AMOCO Chat

Monday - Friday: 8:00 AM – 6:00 PM

Saturday: 8:00 AM – 12:00 PM

Call Center

Monday - Friday: 8:00 AM – 6:00 PM

Saturday: 8:00 AM – 12:00 PM

Interactive Teller Machines

Live Teller Assistant Hours:

Monday - Friday: 8:00 AM – 6:00 PM

Saturday: 8:00 AM – 12:00 PM

ATM Hours: 24/7 Access

Video Banking

Monday - Friday: 9:00 AM – 5:00 PM

Saturday: 9:00 AM – 12:00 PM