



Financial Wellness Program

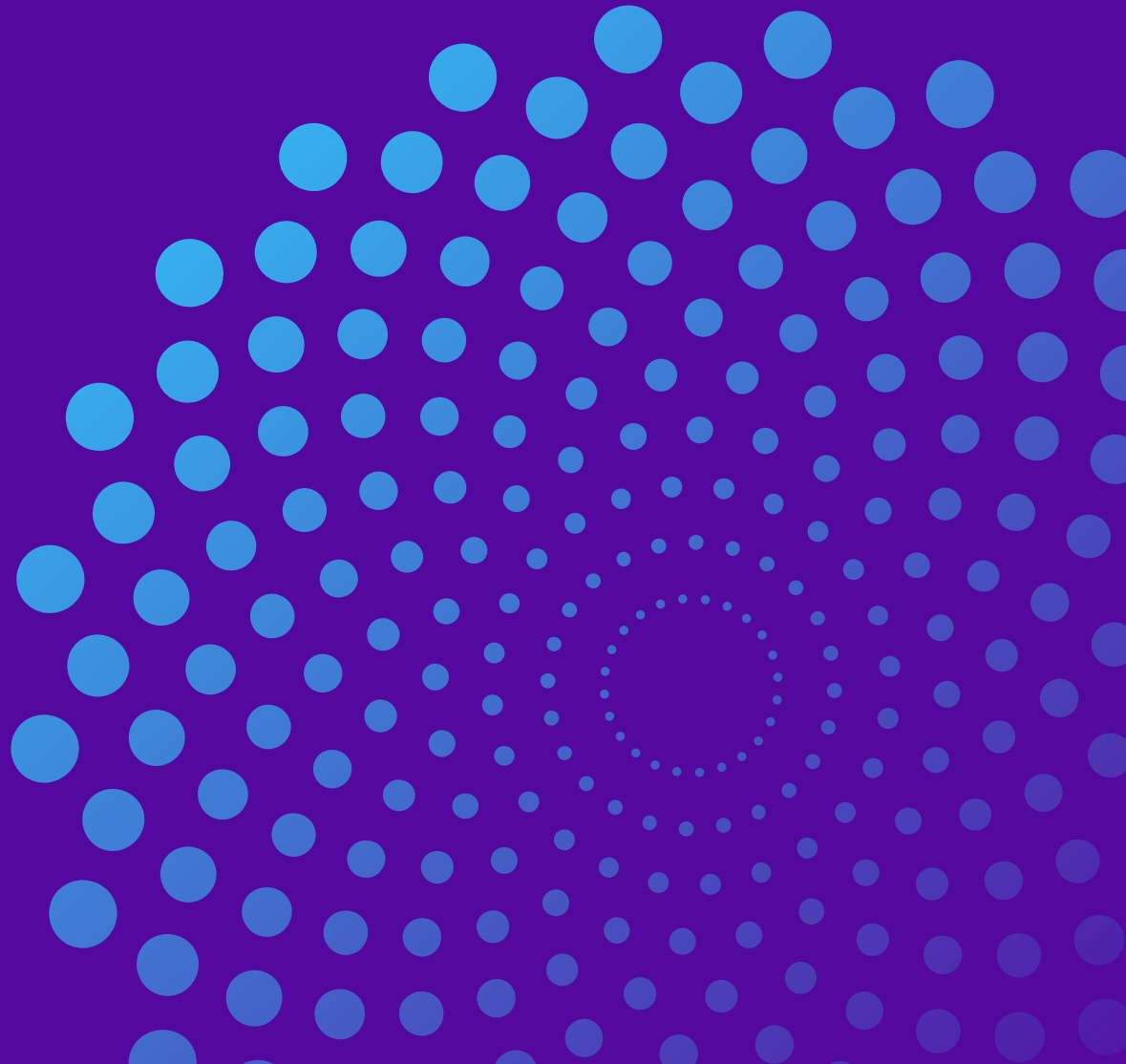


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A MESSAGE FROM OUR PRESIDENT & CEO



■ I am honored to serve as the President & CEO of Wellby Financial. Having spent nearly 30 years in the financial services and credit union industry, I am incredibly passionate about helping people prosper through financial well-being.

I genuinely believe that a dedicated, community-oriented financial services partner can make all the difference. This is one of the reasons I am so proud to be a part of the Wellby team, where our purpose is to help you prosper.

In 2021, our organization began the next chapter in our unique 60-year plus legacy of service as we transitioned to Wellby Financial. Our refreshed brand allows us to honor both our unique legacy and our

commitment to the dreams and well-being of our diverse members across Greater Houston. With our refreshed brand, we also unveiled upgraded systems and tools to offer a better experience for our Wellby community.

Together with our members, we have an exciting future, and we look forward to continuing to serve our Greater Houston community today and for generations to come.

Best,

A handwritten signature in black ink that reads "Marty Pell". The signature is written in a cursive, flowing style.

Marty Pell
President & CEO

OUR STORY

■ We were founded in 1961 as a not-for-profit financial cooperative to serve NASA's Johnson Space Center, the dreamers who put the first person on the moon. Over the years, as Houston has grown, so has our membership.

Through several credit union mergers, we've expanded our services beyond Johnson Space Center, to offer membership throughout the Greater Houston and Galveston area. We've grown into one of the largest credit unions in Houston, serving more than 132,000 members.

Our purpose is to truly help each and every one of them prosper.

Whether we're partnering with an individual person or an organizational team, we're here to help our members attain true financial well-being.

As a Wellby Financial Partner, we go even further to help your team prosper. We provide new employee tools and resources, tailored organizational events and seminars, and exclusive partnership benefits and experiences.

Learn how we can truly help your team prosper with a Wellby Financial Partnership.





63% of employees say that their financial stress has increased since the start of the pandemic.

THE NEED FOR EMPLOYEE FINANCIAL EDUCATION

Employers Want

- Higher workforce productivity
- Employee financial health insights
- Employee loyalty and retention

Employees Need

- Increased financial capability
- Reduced workplace stress
- Resources to manage their finances

Financial Institutions

- Can provide an effective solution with financial education

BENEFITS FOR YOUR COMPANY

Wellby Financial would like to help you and your employees get on the right financial path – for free!

Expand your benefits package at no cost!

- Financial Webinars with subject matter experts
- Access to our Wellby Wellness Platform: Online Financial Education Modules
- ‘Lunch and Learns’ to educate and engage your employees
- Participation in New Employee Orientation
- Sponsored Employee Engagement Events or Programs each quarter
- Invites to VIP Wellby Experiences
- Access to our Wealth Management Programs
- Highly competitive rates

Wellby Financial can host financial workshops for your employees featuring: Budgeting, home buying, understanding credit, wealth management, and more!

Wellby Financial can also provide informational, promotional materials and monthly newsletters to be given out to your employees.



PARTNERSHIP OFFERINGS

■ Our Wellby Financial Partners are more than just account holders, they're a vital part of our Wellby community and Greater Houston business network.

Living into our purpose of helping people prosper, our Wellby Financial Partners receive the complete suite of Wellby products and services in addition to educational tools and resources, custom events, and exclusive opportunities. Learn more about how your partnership with Wellby can support the prosperity of your organization and employees through:

- A tailored Wellby Wellness Program | [Page 8](#)
- The Wellby Difference | [Page 9](#)
- Wellby Products & Services | [Page 10](#)



54% of U.S. employees say financial matters cause them more stress than their relationships, health or other concerns.



38% of employees say they have less than \$1,000 saved to deal with emergency expenses.



20% of employees report skipping work to deal with a financial problem.



A TAILORED FINANCIAL WELLNESS PROGRAM

■ We know that financial literacy is foundational to financial prosperity. That's why, as part of our Partnership, we offer the Wellby Wellness Program tailored to specific needs of your organization. Possessing the right financial knowledge and practical skills allows you and your employees to make the best decisions for your unique financial journey.

Employee Tools and Resources:

- Full suite of financial products and services to support your unique financial journey
- Financial calculators to help take the guesswork out of planning your future
- Wealth management resources and 401(k) tools to manage your future prosperity
- Highly-rated digital banking platform and mobile app to manage your funds 24/7/365
- Financial education blog to build knowledge and provide tips to help keep you on track
- Security Center to protect your personal information, account access, and identity and safeguard your financial well-being

Organizational Events and Seminars:

- Four to eight custom employee in-person events per year to increase engagement and support your organizational team
- Online financial education center to provide knowledge and skills to empower your financial decisions
- Monthly digital webinars to provide easy access to financial knowledge-building tools and resources

Exclusive Partnership Benefits and Experiences:

- Enhanced employee benefits to support the personal and professional growth of your team
- Access to VIP events with community partners, including Space Center Houston, Houston Livestock Show and Rodeo, Rice University, and more!



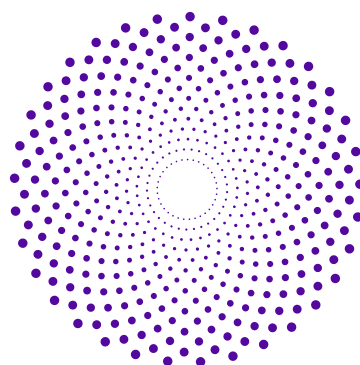
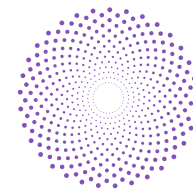
THE WELLBY DIFFERENCE

■ When you win, we win. We aren't owned by Wall Street stakeholders. We're owned by our members. At Wellby, you're more than a customer, you're a valued part of our community. We're driven to remove barriers and help you and your team reach your goals; if it's important to you, it's important to us.

As such, we've built our member experience to support your financial well-being through every planned and unplanned life journey. We're here to help you take care of today's needs while saving for tomorrow's dreams, all with intuitive technology, financial experts, and a tailored solution-based approach to support you every step of the way. As a Wellby Financial Partner, you'll receive additional exclusive support, including unique financial educational tools, resources, and events designed with your organization in mind.

In addition, as a not-for-profit organization, we return our profits to you through diverse member benefits that make realizing your financial goals a reality, including typically lower interest rates on loans and credit cards, higher dividend returns on savings accounts and deposits, and no cost to lower-cost fees.

We're truly here to help you and your team prosper. That's the Wellby Difference.



WELBY PRODUCTS & SERVICES

■ At Wellby Financial, we value our Partners and put our expertise to your service to help each member of your organization prosper and attain financial well-being through smarter banking options and personalized experiences.



Savings & Spending Accounts



Credit Cards



Home Loans



Wealth Management



Vehicle Loans



Financial Wellness



Personal Loans

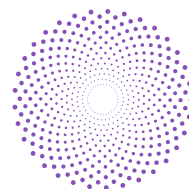
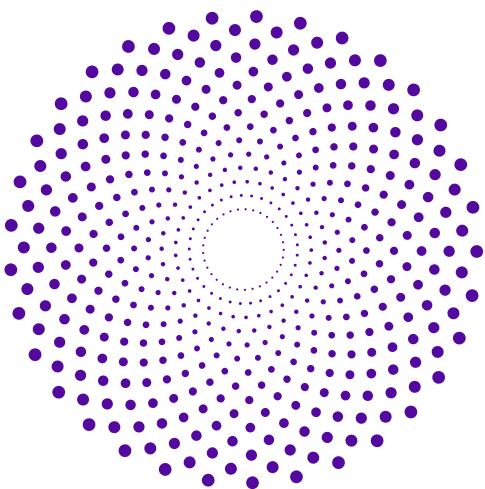


VIP Experiences

WELBY TOOLS & RESOURCES

■ Whether it's online, on our mobile app, by telephone, or in-person at one of our branches, we've got you covered. With 24-hour access to manage your finances safely and securely, you can free up your life for more important things. Our tools are available for everyone and designed to help promote your financial well-being:

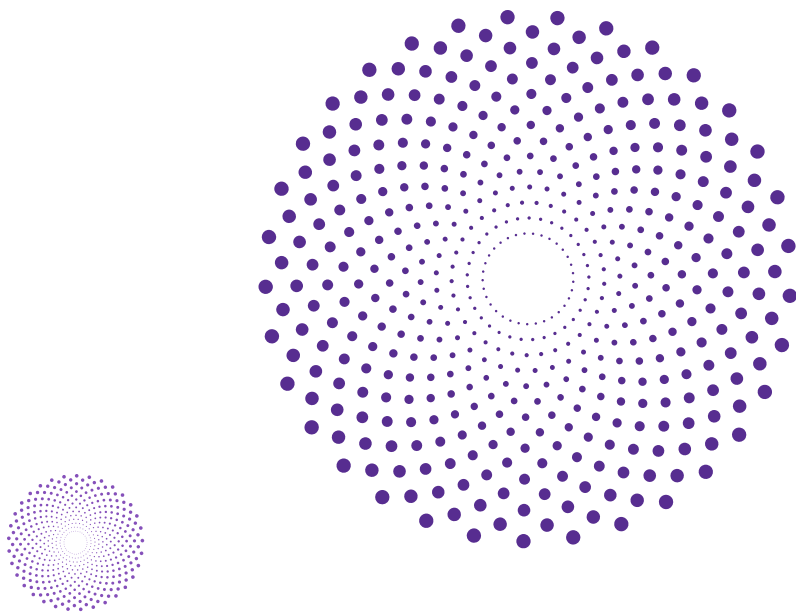
- **Financial Calculators** | Don't just dream about your future, plan how you're going to get there.
- **Financial Education Blog** | Our blog will help you build knowledge and provide tips to keep you on track.
- **Digital Banking & App** | Either on the go or at home, you have full access to your funds 24/7/365.
- **Security Center** | Your security is our top priority, and we help keep you protected.
- **Location Center** | Find what you are looking for. Wellby financial specialists are ready to join you on the journey to reaching your dreams. Our specialty services include an on-site notary and drive-thru banking to ensure you have what you need for life's big moments.



BECOME A WELLBY PARTNER

■ At Wellby Financial we believe in long-term relationships that bring value. Together, we can provide a unique Financial Wellness Program. Your employees will also have access to the Wellby Difference experience with highly competitive rates, access to Wellby products and tools, and a tailored approach designed for your unique financial journey. As a Wellby Partner, your employees have access to all of this and more as we strive to help your team prosper.

To learn more about becoming a Wellby Financial Partner, please contact us at TeamBusinessDevelopment@wellbyfinancial.com and our Relationship Manager will be happy to discuss your organization's unique needs and how Wellby can help.



CONNECT WITH US

Alvin

877 E Highway 6
Alvin, Texas 77511

Friendswood North

307 N Friendswood Drive
Friendswood, Texas 77546

Park Place

8424 Park Place Blvd.
Houston, Texas 77017

Clear Lake – Main Office

1330 Gemini
Houston, Texas 77058

Galveston

6167 Central City Blvd.
Galveston, Texas 77551

Pasadena North

303 W. Shaw
Pasadena, Texas 77506

Cypress

14100 Spring Cypress
Cypress, TX 77429

Katy

6711 S Fry Rd.
Katy, TX 77494

Pearland – Broadway

9101 Broadway
Pearland, Texas 77584

Deer Park – Monument

2200 East Thirteenth Street
Deer Park, Texas 77536

La Porte

607 West Fairmont Parkway
La Porte, Texas 77571

Texas City – Mainland

2300 Gulf Freeway, corner of FM 2004
Texas City, Texas 77591

Dickinson – Bay Colony

2461 FM 646 W
Dickinson, Texas 77539

League City

501 FM 270
League City, Texas 77573

Seabrook

3620 NASA Parkway
Seabrook, Texas 77586

Ellington

404 FM 1959
Houston, Texas 77034

League City – Tuscan Lakes

1280 East League City Parkway
League City, Texas 77573

Sienna

8215 Hwy 6
Missouri City, TX 77459

Friendswood

1320 S Friendswood Drive
Friendswood, Texas 77546

League City – West

2660 West Main Street
League City, Texas 77573

Sugar Land

530 Hwy 6
Sugar Land, TX 77478

wellbyfinancial.com

(281) 488-7070

@wellbyfinancial



HELP PEOPLE PROSPER



Equal Housing Lender
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