



Federal Credit Union

# BANKING THAT FITS YOUR LIFE

At H-E-B Federal Credit Union, we're here to make banking work for your real life. Whether you're managing day-to-day expenses, planning for the future, or looking for ways to simplify your finances, our services are designed to give you confidence, convenience, and real support.

With H-E-B FCU, banking is simple, accessible, and designed to fit your life.

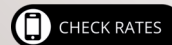
As the exclusive credit union for H-E-B Partners, we provide tools and services that help you save better, borrow confidently and build long-term financial stability.

We provide practical solutions tailored to your everyday needs, including:

- Easy account opening
- Quick loan applications
- Convenient deposit options
- Credit Score monitoring
- Car shopping site
- Budgeting tools
- Quick, easy access to your accounts with online and mobile banking
- Receive quick assistance through a variety of communication channels. Our 24/7 digital assistant ABBY and convenient secure messaging through online and mobile banking.

Visit [hebfcu.org](https://hebfcu.org) or call (210) 938-7850 to learn more.

Scan here to check our latest rates.



Scan here to apply now.



All loans subject to credit review and approval. Rates and terms subject to change without notice. Some restrictions may apply. For complete details, contact H-E-B Federal Credit Union.

**Real Life.  
Real Banking.  
Real Simple.**

From everyday checking to savings that grow with you, our products are designed for your real needs. Explore easy ways to save, borrow, and stay in control of your money.

NCUA LENDER

## HOLIDAY CLOSINGS



**MARTIN LUTHER KING, JR. DAY**  
Monday, January 19



**PRESIDENTS' DAY**  
Monday, February 16



## Do a Quick Financial Check Up



### Stay Financially Healthy

Your personal and mental health are extremely important. Right below those two, we'd have your financial health. It matters a lot. How do you know if you're financially healthy? Here's a checklist.



### Start with Credit Score

Start your quick checkup with your credit score. The higher your credit score, the healthier your finances are. This indicates to lenders that you can handle debts and are creditworthy. The better your score, the better deals and rates you may qualify for. Check your credit score for free using online or mobile banking.



### Retirement Savings

Use a retirement calculator to make sure you are healthy in this category. Remember, even if you can't save a lot, every little bit helps. You can't depend solely on Social Security alone during retirement.



### Debt-to-Income

Almost everyone has some form of debt, from what is considered good debt (mortgage) to bad debt (payday loans).

- **What is DTI?** The thing to watch for your financial health is your debt-to-income ratio. This refers to the percentage of your monthly income that is spent on paying debts.
- **How is DTI Calculated?** All you have to do to find your ratio is divide your monthly debt payments by your gross monthly income. You want your ratio to be 35 percent or less.



### Short-Term Savings

If you want to be financially healthy, you must have a short-term savings and/or emergency fund. Ideally, you want to have saved enough to cover six months of fixed expenses.



**Do One Thing:** Use a retirement calculator to make sure you are on target (or as close as possible) to socking away plenty of cash for your golden years.

Article written by Chris O'Shea at Savvy Money. See more helpful articles on saving, spending, borrowing wisely, and protecting your assets by registering for the Credit Score Service with H-E-B FCU Online Banking. H-E-B FCU has partnered with Savvy Money®, a third-party provider to bring you this valuable service.



## A Smart Start for the New Year

A new year is the perfect time to reset your financial goals—and your credit health is a great place to start. With free credit monitoring available through H-E-B Federal Credit Union, you can gain valuable insight into your credit score and feel confident heading into 2026.

Our credit score tools allow you to check your score anytime, receive alerts about important changes, and access personalized tips to help you build and maintain strong credit. You'll also see loan and deposit offers tailored to your financial goals, all in one convenient place.

Best of all, these features are available directly within your mobile or online banking experience, making it easy to stay informed, protected, and in control throughout the year.

Make 2026 the year you move forward with confidence—starting with your credit.

To get started with Credit Score, log into our mobile app or online banking and select "Credit Score."



H-E-B FCU has partnered with SavvyMoney, a third-party provider, to bring you this valuable service. You must accept Terms of Service and Privacy Policy for Credit Score services.



Use our free financial and retirement calculators to quickly plan, estimate, and stay on track with your financial goals—now and for the future. Check them out at [hebfcu.org](http://hebfcu.org).



To order supplies from the credit union or for assistance, contact:

Carmen Zamora  
Office & Text: (210) 938-7851

CZamora@hebfcu.org  
Cell: (210) 663-2762

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.  
Federally Insured by NCUA

Nationwide Mortgage Licensing System #402440

