

Steer Your Way to Savings

If you're in the market for a new or used vehicle, steer your way to savings at H-E-B Federal Credit Union. Whatever you need – more room for a growing family, better fuel efficiency or simply an upgraded ride – can be yours with a low-rate loan¹ from HEBFCU.

Act now, and you can postpone your first payment for up to 90 days.² Almost everyone can use some time to get past the expenses of the holidays.

You can secure your low rate today and not make a payment for up to three months. Plus, take advantage of these benefits:

- Easy application – choose mobile, online, by phone or in person
- Low, fixed rates mean manageable payments
- Fast decisions
- New, pre-owned or refinance
- Payment protection available

You can also count on HEBFCU to help you research just the right car, truck or SUV. Browse through [GrooveCar](#) for data, reviews and availability of new and pre-owned vehicles.

- Research and compare features and performance
- Take a virtual test drive
- Check NADA pricing

[Click to apply now](#), or you can call or text us Monday – Friday from 9 a.m. – 5 p.m. at [210.938.7850](tel:210.938.7850) for more information.

Partner with HEBFCU and drive away while rates are low.

Apply

¹ All loans subject to approval. ² Length of deferral period will vary based on creditworthiness of applicant. Postponing the first payment extends the term of your loan. Interest will accrue on the unpaid balance during the deferral period. Apply by March 31, 2022.

Letter From the Chief

Dear Members,

The new year is a time of fresh starts and resolutions – and what better time to make plans to improve your spending habits? Resolutions may be famously hard to keep – especially financial resolutions – but setting yourself up for success takes less time than you think. And at HEBFCU, we're here to be your financial resource as you make plans for the new year.

Need some ideas to get started? Check out the tips below:

Tune your budget. A budget is a plan that starts with your income and your fixed expenses, such as your mortgage, insurance and utilities. The plan includes your savings goals, and the remaining money is designated for your other expenses. Now is the perfect time to assess last year's budget or create a new one. Reviewing how you spent your money over the past 12 months will help you make better financial decisions for the year ahead. Include a method for tracking your spending. Even with a solid plan, there can be surprises along the way, so be sure to build an emergency fund into your budget.

Plan to meet your goals. Consider how you will accomplish your goals. You might have shorter-term goals, such as purchasing a new home, as well as longer-term goals, like retirement. Each type of goal requires a different kind of planning and saving. Financial planners recommend setting up a separate savings account for each goal. This way, your progress toward that goal is clear. It's best to work backward to determine how much to save. Determine the total cost, set a reasonable time frame and then calculate how much you'll need to save each month to reach your goal.

Spend mindfully. Make your financial future more secure this year by identifying your wants and needs. Your needs are necessary for survival, like food and shelter. Your wants are simply things you desire, like a new car. Tend to your needs first. Then, with the remaining funds, consider your wants.

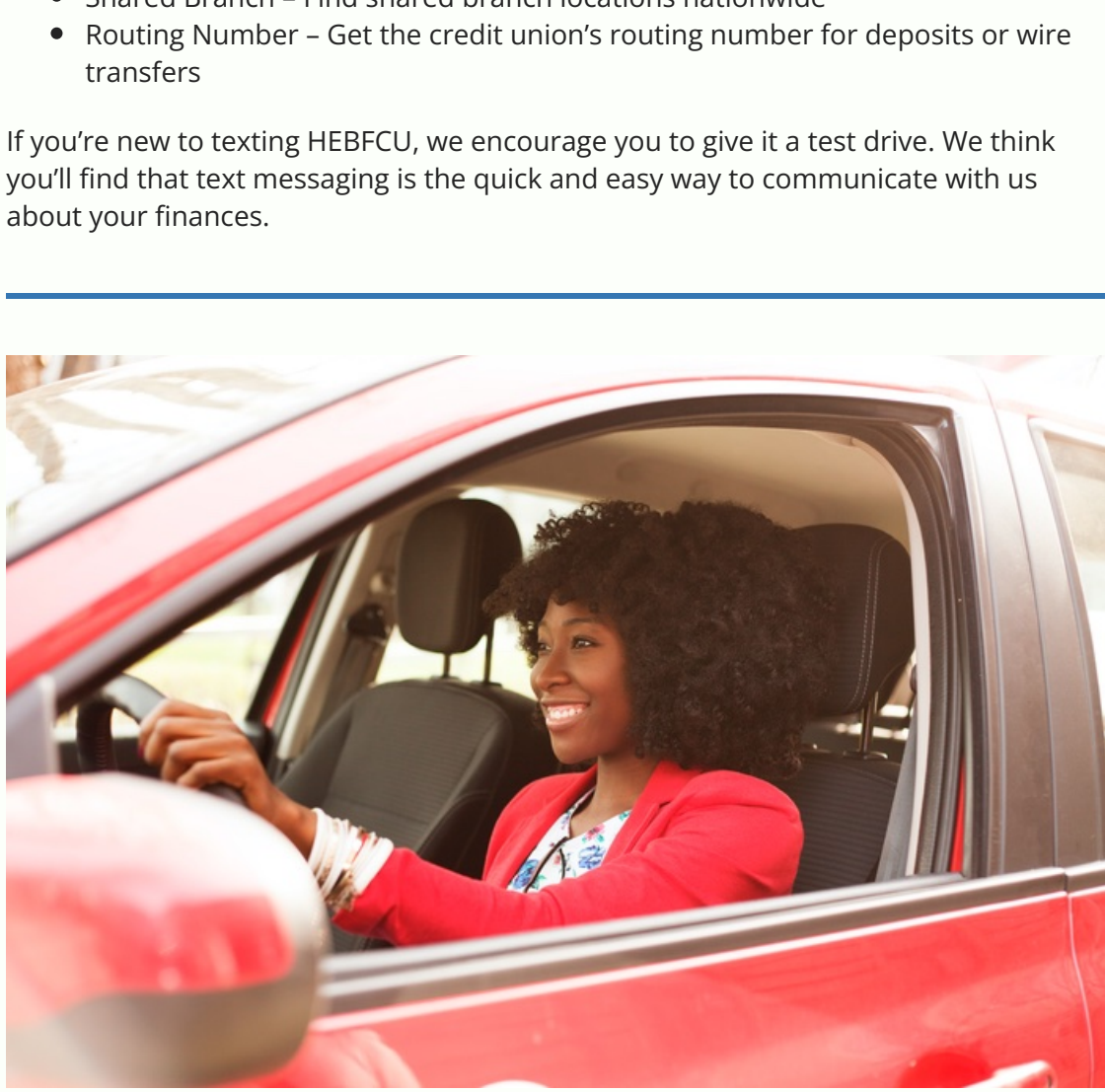
Maximize tax savings. Tax deductions can be a valuable source of savings. If you have employer-matching funds available for your 401(k), take advantage of them. Also, verify with your Human Resources contact and your accountant that you are contributing the optimal amount to your 401(k) and IRA.

Make it easier with Money Management. HEBFCU offers members [Money Management](#), one of the best Personal Financial Management programs in the industry, and it's free. Available through NetBranch online, you'll be able to track expenditures, create budgets, set debt and savings goals and more. Money Management gives you a complete picture of your finances, including data from other financial institutions. With such a robust, convenient tool at your disposal, it's easier than ever to stick to your financial resolutions.

With a little attention to detail, perseverance and mindfulness, you'll be moving forward with a strong foundation and positive outlook.

We wish you and your family a healthy and prosperous year.

Lynn M. Kincaid
Chief Executive Officer



Save Time with Text Messaging

Staying in touch with the credit union is now easier than ever. We've upgraded our text messaging service, and now you can text your questions and requests from your mobile device to the same HEBFCU number you would call – [210.938.7850](tel:210.938.7850) – and avoid any hold time. A representative will respond to your message during credit union business hours.

You can ask about deposits, payments, digital services, debit and credit cards, loans, rates and much, much more. The answers and information you need are just a text message away.

To streamline the process, add [210.938.7850](tel:210.938.7850) to your contacts for future calls and texts to HEBFCU.

You can rely on our text messaging to be safe and secure. It is also a free service, available to all members with a mobile device; note that message and data rates may apply from your service provider.

During the day and after hours, you can also get quick responses to inquiries by texting a keyword to [210.938.7860](tel:210.938.7860). Use this dedicated number with keywords to receive an immediate response. The most frequently used keywords include:

- ATM – Find the nearest free ATM location
- Debit Card – Request your debit card
- Loan Rates – View our current loan rates
- Mobile App – Download our free mobile app
- Shared Branch – Find shared branch locations nationwide
- Routing Number – Get the credit union's routing number for deposits or wire transfers

If you're new to texting HEBFCU, we encourage you to give it a test drive. We think you'll find that text messaging is the quick and easy way to communicate with us about your finances.

How to Reduce Your Car Insurance Premiums

According to a recent study, the average cost of car insurance is \$1,674 per year for full coverage. If you're looking to reduce that number, follow the tips below.

Shop Around

The first thing to do when looking to save on car insurance is to shop around. As [Money notes](#), in one report, two-thirds of consumers who received three or more quotes saved money on their premiums. You can either shop around by contacting agencies yourself (online or by phone), or using an insurance comparison site like Policygenius.

Tie It Together

Companies will often give you a discount if you tie one or more policies together. (They call it bundling.) So if you have homeowners insurance with one company, see what kind of deal you can get by adding your car policy.

Add Protections

Some car insurance companies will give you a break on premiums if you take extra precautions to protect your vehicle. That means adding an anti-theft device, like a car alarm or Lojack.

Build Your Score

Believe it or not, your credit score is a factor with car insurance. Usually, the higher your score is, the lower your car insurance premium. Make sure your credit score is as high as possible by paying bills on time and fixing any errors on your credit report.

Drive Less

If you don't drive often, you can save cash by switching from a conventional policy to a usage-based one. The insurer will analyze your driving using tech that attaches to your vehicle, then issue a policy based on the gathered data.

See more helpful articles on [savings](#), [spending](#), [borrowing wisely](#) and [protecting your assets](#) by registering for the Credit Score Service on NetBranch. HEBFCU has partnered with SavvyMoney[®], a third-party provider, to bring you this valuable service.

HEBFCU Members Invited to the Annual Meeting

All members of H-E-B Federal Credit Union are invited to attend the Annual Meeting scheduled for **Tuesday, April 26, 2022**. This year's meeting will be held virtually beginning at 3 p.m. We will review the credit union's 2021 financial results and announce the outcome of the election of Directors.

Notices will be sent in February explaining how to register for the Annual Meeting. Information will also be available on our website.

The Nominating Committee consists of the following H-E-B Federal Credit Union Members: Gemma Leija, Gabriela De Leon and Barbara Lewis.

HEBFCU has two vacancies to fill on the Board. The Nominating Committee has filed the following nominations with Mark Lewis, Secretary of the Board:

John Carroll - Position: H-E-B, Retired. **Term:** 3 Years.
Walter Dobravolsky - Position: H-E-B, Retired. **Term:** 3 Years.

As the bylaws provide, an election will not be conducted by ballot when there is only one nominee for each position to be filled. Nominations will not be made from the floor.

Nomination by petition is available if a member wishes to submit other candidate(s). The petition must be signed by one percent of the membership, which is approximately 140 signatures, and filed with the credit union by March 14, 2022. A petition form can be obtained by calling the Administrative Offices at [210.938.7863](tel:210.938.7863).

The Directors represent all the members of the credit union, and your participation in the election is your right as a shareowner. Please join us for the Annual Meeting on April 26, 2022.

Q & A

Q&A: When Will TurboTax[®] Be Available?

TurboTax is available in NetBranch beginning January 6. HEBFCU has teamed with TurboTax to make sure you have easy access to free tools and resources to help you prepare for the upcoming tax season.

TurboTax makes it easy to do your taxes. Answer simple questions about your life, and TurboTax[®] does all the math. Calculations are 100 percent accurate, guaranteed.¹ You will file with confidence knowing every tax solution has help if you need it.

- File your return electronically to get your fastest refund when possible. TurboTax tells you when to expect your tax refund and alerts you when it lands in your account.
- Check the [site](#) for helpful tax tips, a tax refund estimator, checklists and more.
- With TurboTax, you'll get your taxes done right and your maximum refund guaranteed.¹
- File for FREE² or save up to \$15 on TurboTax paid products when you start your return through NetBranch.¹

Do your taxes your way with TurboTax and save!

¹ Visit <https://turbotax.intuit.com/tax-preparation/guarantees/> for TurboTax product guarantees and other important information. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit, Inc. in the United States and other countries. ² Simple tax returns only using TurboTax Free Edition.

Holiday Closings:

Monday, January 17

Martin Luther King Jr. Day

Monday, February 21

Washington's Birthday

Stay Connected:

P.O. Box 782529, San Antonio, TX 78278

Phone [210.938.7850](tel:210.938.7850) • **Fax** [210.938.7869](tel:210.938.7869)

Text [210.938.7850](tel:210.938.7850)

Text Keywords [210.938.7860](tel:210.938.7860)

Email members@hebfcu.org

Schedule an Appointment

Text and email support available Monday – Friday from 9:00am – 5:00pm

Online, Mobile and Text Message Banking at hebfcu.org

Mobile app available in the App Store[®] and Google Play[™]

Branch Location:

4630 N. Loop 1604 W., Suite 101, San Antonio, TX 78249

Lobby: M – F 10:00am – 3:00pm

CO-OP Shared Branches

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy changed May 2021, and you may review our policy and practices with respect to your personal information [here](#) or we will mail you a free copy upon request if you call us at [210.938.7850](tel:210.938.7850).

Federally insured by NCUA.

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

Important Notice Regarding Credit Insurance: For Members with Credit Insurance, coverage terminates on the last day of the month during which you reach the Maximum Age of 70 for Credit Life and 66 for Credit Disability.

Do not reply to this message.