



Federal Credit Union
Partnering for your success.

June 11, 2021

Introducing H-E-B Federal Credit Union

One of the great benefits you have as a Partner in this dynamic company.

H-E-B Federal Credit Union has been helping Partners for more than 55 years, and we look forward to the chance to work with you. Membership is part of your total benefits package with H-E-B. Joining the credit union is an exclusive opportunity for you and your immediate family members.

Unlock the door to significant savings

The Credit Union helps you make the most of every dollar you earn.

Savings Account

Your Savings Account is the first account to open at H-E-B Federal Credit Union, and your key to membership.

- No maintenance fee for H-E-B Partners
- A competitive dividend rate on balances of \$100 and above
- Higher dividend rate paid on higher balances
- Free access to your account with NetBranch Digital Services - a full suite of digital solutions to provide you with access to your account anywhere
- Free access to in-store H-E-B ATMs

Holiday and Vacation Savings Account

Make saving for special occasions easier with a dedicated savings account. Open your account with \$5 and earn dividends on \$25 and above. Because this account is designed to help you save, withdrawals are limited to one in a 12-month period.

Checking Accounts¹

Handle your transactions with ease and security with a checking account.

Premier Checking

The Premier account is loaded with valuable benefits. From travel and entertainment savings to insurance and eyewear discounts, there are extras for everyone.

Classic Checking

Classic serves your needs with all the privileges and conveniences you expect from a full-service account.

Basic Checking

Basic is a great option if you use Direct Deposit, make purchases with a debit card and only write a few checks each month. Even with a low balance, you'll never have a monthly service charge.

Experience convenience and security

Count on added convenience and security with these free services from H-E-B Federal Credit Union.

Free Mobile and Online Banking – Manage your accounts 24/7/365 using your mobile phone, tablet or computer with the NetBranch suite of digital services

- View transactions, transfer funds, make payments
- Make deposits using your mobile device and our free Android and Apple apps²
- Check your Credit Score and review loan offers³
- Receive alerts and notifications

Free e-Statements – Going green with this small step can add up to a big difference. Sign up to receive your statements electronically. You'll not only help the environment, you'll enjoy added convenience and security.

Bill Pay – Make payments electronically and save time and money. NetBranch Bill Pay is free as long as one payment is posted during each statement cycle. Otherwise, the charge is \$5 per month.

Free Text Banking – use Text Banking with your cell phone for current balances, recent transactions and transfers.

Free Money Management – This online personal financial management tool gives you a complete picture of your finances at HEBFCU and more than 16,000 other financial institutions.

Personal Banking Center - The Personal Banking Center puts the Credit Union at your fingertips via phone, fax, mail, or email. Our representatives speak English and Spanish and are available by phone 24/7/365

Easy Access to Your Cash – HEBFCU gives you access to your accounts locally and nationally

- Free withdrawals from more than 350 ATMs in H-E-B stores and Frost Bank locations
- Zelle® lets you skip the trip to the ATM and send money directly to friends and family from your mobile app.
- Zelle® is a fast, safe and easy way to send money directly between almost any checking or savings accounts in the U.S., typically within minutes.

Choose the smart financial solution

Are you in the market for a new or used car?
Is it time to refinance your mortgage?
Looking for a reliable credit card?

Whatever your loan needs may be, check with us. Our competitive rates and special programs can save you time and money.

Vehicle Loans - Are you fast approaching the 100,000 mile-mark or just looking to improve your MPG? No matter what your reason for buying a new vehicle, call or visit us before you ever step onto the dealer's lot. Our low loan rates will help you get the car, truck, or SUV you need with a monthly payment that fits your budget.⁵ Use GrooveCar to make your next car search a breeze from the comfort of your home. Gain access to thousands of new and pre-owned cars in dealership inventories.

Debt Consolidation Loans - Pocket savings with a debt consolidation loan at HEBFCU. When you combine multiple credit cards and personal loans into one loan⁵ at the credit union, chances are you'll secure a lower rate. That means you'll save money every month. Plus, you'll only need to make one payment a month.

Mastercard® - Unlike many of the national credit card issuers, HEBFCU doesn't have the fees or charge the excessively high interest rates. We have no annual fee, no cash advance fees and no balance transfer fee. We offer Classic, Gold or Platinum Mastercard⁵ for a friendlier solution.

Home Equity Loans - Whenever homeowners need a loan--for educational expenses, home improvements, or to consolidate various bills, come to H-E-B Federal Credit Union for a Home Equity Loan.⁶ You can utilize what maybe your largest financial asset, the equity in your home for whatever you need.

Home Mortgage Loans - Whether you're buying a home or looking to refinance your existing mortgage, HEBFCU can help you with a variety of mortgage programs.⁵ From conventional 15 and 30- year fixed rate mortgage, to adjustable rate and balloon mortgages, as well as FHA and VA mortgages, we can help you find the right match for your needs.

H-E-B Federal Credit Union

Personal Banking Center

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- Fri. 10:00 a.m. - 3:00 p.m.

www.hebfcu.org

Join from your mobile device or online

<https://welcome.hebfcu.org>



Federally insured by NCUA

¹Fees may apply as described in the Account Disclosure and Fee Schedule.

²Members must be 18 years of age; eligibility for My Mobile Deposit will be based on membership and account history with HEBFCU

³You must accept Terms of Service and Privacy Policy for Credit Score services; all loans subject to approval.

⁴U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

⁵All loans subject to approval. Membership required.

⁶Home equity loans subject to credit and property approval.