

Administrative Assistants

QUARTERLY

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Use your home to build the future.



HOME EQUITY

Are you thinking of building a room, remodeling the kitchen, or just adding more value to your home? If so, use your home to build your future. A new project can come with a big price tag, but when you choose a home equity loan¹ from HEBFCU, you'll save a bundle with \$0 closing costs² and our low rates. We think you'll agree that's a great reason to begin your project today.

A home equity loan provides the flexibility for whatever you need.

- Finance almost anything — remodeling, home repairs, education expenses, even debt consolidation.

- Save money with \$0 closing costs and a low, fixed interest rate.
- Free up discretionary income by lowering your monthly payments when you pay off other higher-rate loans.
- Pick the term that's best for you — 5, 10, or 15 years.
- Enjoy the convenience of a single monthly payment, even with multiple projects.

Get started on that project and apply today by scanning the code or call/text HEBFCU at 210.938.7850.



¹Home equity loans subject to credit and property approval. Minimum home equity loan is \$10,000. ²Closing costs include Title Search, Flood Certification, Recording Fee and Reconveyance Fee. Limited-time offer: Apply April 1-June 30, 2022. Requires new or refinanced (new money) home equity loan of \$10,000 or more. HEBFCU covers closing costs on home equity loans under \$100,000. Membership required.

Secure Your Debit Card

Use **CardValet**[®] to protect the cards in your wallet with the phone in your pocket. Allow this great mobile card management app to provide you peace of mind while you go about your day with your friends and family. It is the perfect solution for cardholders who want an effective and efficient way to manage their CheckMate Debit Card.



- Turn your card off in an instant when it's not in use to protect yourself from fraud.
- Stick to your budget by establishing transaction controls for dollar amount limits, merchant categories and geographic locations.
- Track transactions and review balances.
- Receive real-time alerts when your debit card is used, approved or exceeds the transaction control you set.
- Stay informed of potential fraud with alerts on attempted transactions that are declined.

Live in the moment and don't let a lost or stolen debit card get you down. Turn your card "on" and "off" as you please.



Download the app today.

Avoid Financial Scams

Staying informed about current financial scams is important as our world becomes more digitized. Scams are designed to steal your money, either over the long haul or with a single transaction. There are a few steps you can take to ensure you and your loved ones are protected and do not fall into the traps that fraudsters have set out for you.



- Do not share your username or password with anyone who is not authorized on your account, this includes online banking, social media, and email.
- Never click links in unsolicited emails, texts, or direct messages.
- If you get a call from someone claiming to be your friend, family member, or financial institution and something doesn't feel right, hang up and call them back directly at the phone number you have listed or from their public website.
- Think twice about accepting a friend request from someone you don't know or if the photo of the person seems suspicious to you.
- Discuss scams with family and friends.

Anyone can be a victim, but elderly people are a particular target and financially vulnerable. They may not be aware of the latest techniques or become too trusting of others around them. Be sure to keep open communication about scams with those who mean the most to you. Keep in mind, most financial institutions will only

ask "yes" or "no" questions to verify transactions. Together with these great tips, we can all help combat financial scams and outsmart fraudsters.

To order supplies from the Credit Union or for assistance, contact:
Carmen Zamora

Office & Text - 210.938.7851

Email - czamora@hebfcu.org

Cell - 210.663.2762

Look First

Why buying a home sight unseen is a bad idea.

Would you buy a home without ever seeing it in person? If that seems like a stretch to you, it isn't to a good number of young people. According to a new report, many millennials would purchase a home sight unseen. The reasons why reflect the craziness of the housing market.

The study of millennial home shoppers found that 90 percent would buy a home without ever laying eyes on it. The main factor behind that decision is that houses are selling quickly and inventory is low. Young people are simply worried that if they don't snatch up a home immediately, it'll be



gone. But while that makes a little sense — you don't want to miss out on your dream home — it's an unwise strategy.

To start, a listing paints a home in the most beautiful, favorable light. Realtors use all sorts of techniques to create photos that make homes look immaculate. As USA Today reports, sometimes the photos even make rooms look much larger than they actually are. You need to see a home in person so that you know exactly what

the home looks like. Seeing the home will also give you an opportunity to spot any things that might need to be repaired. If you don't see the home first, you could end up buying a house that busts your budget right off the top because it needs several repairs.

It might be tempting to buy a home without seeing it in person, but you should resist the urge. Yes, the home might get sold, but remember: There will always be more houses. Take your time. Buying a home is not something that should be rushed.

See more helpful articles on saving, 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.



You can take advantage of HEBFCU services across the country. Text your Zip Code to 91989 or scan the code with your smartphone to find a nearby ATM or Shared Branch Location.



Holiday Closings

All branches of the H-E-B Federal Credit Union will be closed on the following dates:

Memorial Day

Monday - May 30th

Juneteenth (Observed)

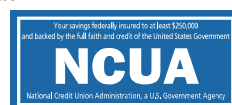
Monday - June 20th



Federal Credit Union
Partnering for your success.™



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



hebfcu.org | Federally insured by NCUA.