

## Your Key to Achieve More

*Unlock your home's true value*

How can you achieve more with the resources you have? With HEBFCU as your partner, use what may be your largest asset – the equity in your home – for whatever you need. A Home Equity Loan<sup>1</sup> is the key.

- Lower your monthly payments when you pay off other higher-rate loans and credit cards.
- Save money with **\$0 closing costs**<sup>2</sup> and a competitive, fixed rate.
- Finance almost anything – debt consolidation, remodeling and home repairs, tuition expenses, even a new boat or RV.
- Boost your home's value when you update the kitchen, upgrade flooring or replace your front door.
- Fit your loan to your budget with 5-, 10- or 15-year terms.
- Enjoy the convenience of a single monthly payment, regardless of the number of projects you have.

When you combine the flexibility of a Home Equity Loan with our lower, fixed rates and **\$0 closing costs**, you can count on saving money and achieving more. We think you'll agree that's a great reason to begin your project today.

Click to apply now, or you can call or text us Monday – Friday from 9 a.m. – 5 p.m. at 210.938.7850. Our representatives welcome your questions and the chance to share the many benefits of a Home Equity Loan. Take advantage of this limited-time offer today!

**APPLY NOW**

<sup>1</sup> Home Equity Loans subject to credit and property approval. Minimum Home Equity Loan is \$10,000.

<sup>2</sup> Closing costs include Title Search, Flood Certification, Recording Fee and Reconveyance Fee. Limited-time offer: Apply April 1 – June 30, 2024. 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.

## Letter from the Chief



Dear Members,

We've all heard the phrase, "knowledge is power." When it comes to your credit report and credit score, the phrase certainly holds true.

Did you know one out of three credit reports has errors? More than one-third of consumers have found at least one error on their credit report. Are you one of them?

Errors on credit reports are not uncommon, so staying up to date by reviewing your credit report regularly is a must. HEBFCU makes this easy with our **Credit Score** solution. This free service delivers a variety of benefits to you including access to your credit report anytime, anywhere.

Some of the most common errors to watch for are:

- Personal information errors, such as wrong name or address.
- Account errors, including accounts that consumers did not recognize.

Mistakes on your credit report can impact your score and your borrowing capacity. If you find errors, you can dispute them right within the Credit Score tool.

Additionally, you can check your credit score daily, receive real-time credit monitoring alerts and learn about the factors that make up your credit score. You can also give the Credit Score Simulator a spin and see how your current score would change based on a variety of different actions or events.

You'll find Credit Score inside NetBranch online and mobile. It's easy to get started:

- Mobile app – click on "More" in the bottom navigation of the Accounts screen and select "Credit Score."
- Online – log in to NetBranch and select the Credit Score widget on the right side of the page.

In today's financial environment, it's more important than ever to monitor your credit report. With Credit Score, you'll have a powerful ally to keep your credit profile accurate and your finances healthy.

**Don R. Ford**

Chief Executive Officer and President



## Lower Your Car Costs

*How to keep the cost of owning a car as low as possible*

According to a recent report, the average cost of owning a car is about \$12,000 per year. That's for a new car that's driven about 15,000 miles annually. The cost of owning a used car is lower, but it's still around \$6,300 a year. Thankfully, there are ways to keep the cost of owning a car low. Here are some ways to save.

### Start With the Car

The first step toward keeping car ownership costs low is to research the car before you buy. Some cars are more expensive to maintain over time. When you have a car in mind, look up the average cost of ownership, and then decide if it's right for you or pick a different car.

### Up to Date on Oil Changes

If you own a gas vehicle, the simplest way to keep maintenance costs low is to make sure you get the car's oil changed regularly. The oil keeps the engine running smoothly. Neglect oil changes, and you could damage the engine, which can be extremely expensive to repair.

### Get Help

Ask your friends and loved ones for maintenance shop recommendations. Once you have the names of three shops, call and get quotes for the repairs that you need. A reputable shop won't overcharge you for repairs.

### Keep Up

This might sound odd, but another way to keep the cost of owning a car low is to get it maintained at regular intervals. By that, we mean taking it for scheduled maintenance even when it seems like nothing is wrong with the vehicle. Cars are basically computers on wheels now, so when it says maintenance is needed, don't ignore it. Small maintenance costs over time will save you from expensive repairs.

### Do One Thing

Do plenty of research before buying a car. Avoid cars that have a reputation for expensive maintenance costs.

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.



## Q&A – How Can I Protect My Finances While Vacationing?

As you make vacation plans this year, use the following tips for financial convenience and safety. A little preparation can help ensure a stress-free getaway.

### Share Travel Plans with HEBFCU

Let us know about out-of-state trips so we can add a travel alert to your debit and credit cards. This is the best way to prevent a transaction from being blocked because it doesn't match your normal usage pattern and looks suspicious. Call or text us from 9 a.m. – 5 p.m. Monday – Friday for the quickest service, and let us know where you'll be traveling and how long you'll be there.

### Card Safety

It's a good practice to take two cards and keep them in separate locations. Tuck one in a different pocket or store it in the hotel safe. Leave cards you won't need to use at home.

### Monitor Your Transactions

Use our mobile app to review your transactions frequently and contact the credit union as soon as possible if you identify any unauthorized activity.

### Utilize Shared Branches

With hundreds of branches in Texas and thousands across the nation, you have an abundance of locations to get cash and conduct credit union business when you travel. It's easy to find the nearest location:

- **Text** – text a ZIP code to 91989 to find ATM and shared branch locations.
- **Phone** – call 1.888.748.3266.
- **Mobile** – on our mobile app, select More, then Shared Branches, or download the CO-OP® Shared Branch app from your mobile device's app store.
- **Website** – select Shared Service Centers from our home page at [hebfcu.org](https://hebfcu.org).



## HEBFCU Members Invited to Annual Meeting

Members of H-E-B Federal Credit Union are invited to attend the Annual Meeting scheduled for Tuesday, April 23, 2024, at 3 p.m. We will review the credit union's 2023 financial results and announce the outcome of the election of the Directors.

This year we will hold the meeting virtually and provide an in-person option as well.

Members who choose to attend the Annual Meeting virtually will need to register. [Additional information](#) is available on our website.

The in-person meeting will be at our San Antonio office at 4630 N. Loop 1604 W., Suite 101, San Antonio, Texas 78249. Registration is not necessary to attend in person.

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

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

### Name / Position / Term

Mark Lewis / H-E-B, Retired / 3 Years

Gracie Toyosima / H-E-B, Retired / 3 Years

Lance Frantum / Top Store Leader / 2 Years

The Directors represent all the members of the Board. Your participation in the election is your right as a shareowner. Please join us for the Annual Meeting on April 23, 2024.

### Holiday Closings:

**Monday, May 27**  
Memorial Day

**Wednesday, June 19**  
Juneteenth National Independence Day

**Thursday, July 4**  
Independence Day

### Stay Connected:

P.O. Box 782529, San Antonio, TX 78278  
**Phone** 210.938.7850 • **Fax** 210.938.7869

**Text** 210.938.7850

**Text Keywords** 210.938.7860

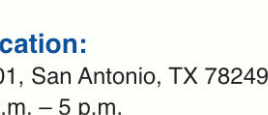
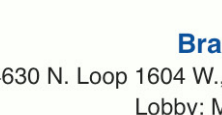
**Email** [members@hebfcu.org](mailto:members@hebfcu.org)

**Schedule an Appointment**

Text and email support available Monday – Friday from 9 a.m. – 5 p.m.

Online, Mobile and Text Message Banking at [hebfcu.org](https://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, 9 a.m. – 5 p.m.

### 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:2109387850).



Federally insured by NCUA.



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

Nationwide Mortgage Licensing System #402440.

**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.

[View in Browser](#)

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