

A Message From the CEO



Dear Members,

As we reflect on another year of growth and service, I want to extend my heartfelt thanks for your continued membership and trust in H-E-B Federal Credit Union. Your commitment enables us to not only sustain but also enhance the quality of our services and offerings.

At H-E-B FCU, we are dedicated to providing you with exceptional value and financial solutions tailored to your needs. Here are just a few examples of how your membership translates into tangible benefits:

Significant Savings on Auto Loans: The average savings for an H-E-B FCU member's auto loan is \$161 per year in interest expenses compared to typical banking institutions. Over the term of the loan, this adds up to approximately \$805 in savings – a substantial benefit just from choosing H-E-B FCU as your credit union for your auto loan needs.¹

Enhanced Benefits for Loyal Members: Our most engaged members – those who utilize multiple services – often see even greater benefits. According to estimates from America's Credit Unions, highly active member households at H-E-B FCU experienced an average savings of \$1,839 in direct financial benefits over the past year. This illustrates the added value that can be achieved through a deeper relationship with us.²

Comprehensive Member Benefits:

- **Competitive Rates:** We continually strive to provide you with the most competitive rates on loans and savings products.
- **Advanced Banking Technology:** Access your financial information easily through our mobile banking app, monitor your credit score, and enjoy the convenience of modern banking.
- **Exclusive Services and Offers:** From financial planning and investment advice to special insurance options, we're here to enhance your financial well-being.
- **Community Engagement:** Your membership supports our collective efforts to give back to our community, making a positive impact on many lives.

Your choice to be a part of H-E-B Federal Credit Union is deeply valued, and our team is committed to providing you with the best possible service. We are here to assist you in achieving your financial goals and are always ready to help with any needs you may have.

Thank you for your loyalty and trust. We look forward to serving you for many more years to come.

Warmest regards,

Don R. Ford

CEO, H-E-B Federal Credit Union

Sources: Datatrac, NCUA, and America's Credit Unions.

¹Rates and fees as of 7/24/2024. Assumes 2.1 credit union members per household.

²A "loyal member" is assumed to have a \$30,000, 60-month new auto loan, a classic credit card with an average balance of \$5,000, a \$200,000, 30-year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand), \$5,000 in an interest/dividend checking account, \$10,000 in a one-year certificate account and \$2,500 in a money market account.

www.datatrac.net/memberbenefits

Unwrap More Savings with Your Credit Card Reward Points!

The holiday season is upon us, and it's the perfect time to make the most out of your credit card rewards! At H-E-B Federal Credit Union, we're excited to help you turn your accumulated points into gifts and memorable experiences. Here's how you can spread the holiday cheer without stretching your wallet:

1. **Gifts That Give Back:** Use your reward points to purchase gift cards from a wide range of retailers. Whether it's electronics, clothing, or toys, there's something for everyone on your list.
2. **Experience More:** Instead of traditional gifts, why not redeem points for travel? Pay for tickets to visit family or friends, or purchase tickets so they can visit you!
3. **Shop and Save:** Look for special holiday deals and extra point offers that can multiply your savings and your gifting capability.



Start checking your H-E-B FCU Platinum Rewards Mastercard points balance today and plan how you can leverage them for the best value this season!

Don't have an H-E-B FCU Platinum Rewards Mastercard? Apply for one today!

Apply Today

Membership eligibility required. Credit cards are subject to credit approval. Program availability, rates and terms are subject to change. ATM withdrawals, Balance Transfers, Cash Advances, finance charges, fees and any other non-purchase transactions do not qualify for rewards. See hebfcu.org for more details.

Save Money Around the House This Holiday Season.

As the holiday season approaches, the excitement of decorating, hosting, and gifting can also bring the challenge of keeping spending in check. At H-E-B Federal Credit Union, we believe in celebrating joyfully while maintaining financial wellness. Here are some smart ways to save money around the house during the festive season:

1. **Costume Swap:** Consider organizing a costume swap with other families whose children are of similar ages. This way, you can save upwards of \$20 per child by reusing costumes. Get creative with last year's outfits; a few simple changes can transform an old costume into something new and exciting!
2. **Brighter and Less Expensive:** With the colder weather and longer nights, energy bills can skyrocket. Consider switching to LED lights for your holiday decorations, which use at least 75% less energy and last 25 times longer than traditional incandescent lighting. Additionally, turning down your thermostat by just a few degrees when you're asleep or away can significantly reduce your heating costs.
3. **DIY Decorations:** Get creative with DIY holiday decorations. Use natural elements like pinecones, branches, and handmade ornaments. Not only will your home look unique, but you'll also save money compared to buying expensive store-bought decorations.
4. **Plan Your Meals:** Food expenses can add up, especially when hosting holiday gatherings. Plan your meals in advance, shop with a list, and stick to it. Take advantage of holiday sales for bulk purchases and consider making dishes that stretch further like casseroles and stews.
5. **Gift Wrapping:** Instead of buying wrapping paper, get creative with what you have at home. Old maps, newspapers, and fabric scraps can make charming, unique gift wrap, and they're better for the environment.



By incorporating these tips, you can enjoy a festive and financially comfortable holiday season. Remember, the best holiday memories often come from simple moments spent with loved ones, not from the amount spent on décor or gifts. These are just ways to save from your H-E-B Federal Credit Union family!

Want More Dough for the Holidays?



Holiday Skip-A-Pay Is Coming Your Way from H-E-B Federal Credit Union!

As the holiday season approaches, our popular **Skip-A-Pay** program is returning, allowing eligible members to skip their loan payments this season! Details coming soon! If you have a car loan or personal loan with H-E-B FCU that opened before June 2024, you may be eligible to skip your payment for one month. Watch for an email from us in October that launches our Skip-A-Pay¹ program and explains how to participate. If your account is in good standing, choose Skip-A-Pay and have extra cash to make your holidays more enjoyable. For more information, call or text us at 210-938-7850.

¹Using Skip-A-Pay will extend the maturity date of your loan. Interest will continue to accrue on the unpaid balance during the month you skip a payment, and there will be a small processing fee for each loan you choose to include in the program. You must be in good standing, and all your loans must be current to participate. The credit union reserves the right to refuse any request to Skip-A-Pay.

Holiday Closings:

Monday, October 14

Columbus Day

Monday, November 11

Veterans Day

Thursday, November 28

Thanksgiving Day

Tuesday, December 24 – close at 2 p.m.

Christmas Eve

Wednesday, December 25

Christmas Day

Tuesday, December 31 – close at 2 p.m.

New Year's Eve

Wednesday, January 1

New Year's 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

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

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.

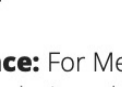
CO-OP® Shared Branches

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](http://hebfcu.org) or we will mail you a free copy upon request if you call us at 210-938-7850.



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.

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