

BRIGHTEN THE HOLIDAYS BY SAVING MORE AND SPENDING LESS

This year, brighten your holidays with the H-E-B Federal Credit Union Season of Savings. Here are several ways you can boost your savings:

- **H-E-Buddy Youth Savers Club Account:** Start an H-E-Buddy Account for your children or grandchildren and encourage monetary gifts from family and friends. It's an excellent way to launch their financial future and bring extra joy to their holidays! Save with confidence and celebrate the season of saving.
- **High-Yield Savings Accounts:** Boost your savings with our high-yield accounts that offer competitive interest rates. Open a high-rate share certificate or take advantage of a Money Market Account to maximize your earnings—the more you save, the more you earn!
- **Low-Rate Loans:** Take advantage of our competitive rates and flexible terms on auto, mortgage, home equity, and personal loans to make your holidays spending more manageable.

Scan here to
check our
latest rates.



Scan here to
apply now.



- **Redeem Rewards:** Use your H-E-B Federal Credit Union Platinum Rewards Mastercard points for travel, gifts, and much more! Enjoy the rewards of your spending.

Put more joy into the season with more cash in your wallet! Visit hebfcu.org today to see more ways to save. Call or text us **Monday – Friday at (210) 938-7850**.

All loans subject to credit review and approval. Rates and terms subject to change without notice. Some restrictions may apply. For complete details, contact H-E-B Federal Credit Union.

HOW TO SAVE MONEY ON HOLIDAY TRAVEL



The holidays are almost here, so you're likely already mapping out travel plans. In doing so, you're also probably sweating how to afford everything you want to do. Here are some ways to save on holiday travel.

Use Points and Rewards:

You've been using your credit cards wisely, right? Well, make all those points count for something. If your credit card offers travel rewards points, now is the time to use them. Using miles/points to book flights can save you plenty. In the same vein, if you have airline miles racked up, cash them in for more affordable holiday flights.

Move Dates:

Flying on off-peak days is always an easy way to save money. It is usually cheaper to fly from Thursday to Monday than Friday to Sunday. You can also save a lot of money on flights by traveling on the day of the holiday. And speaking of cheap flights, use apps like Hopper to find the best rates available.

Bring Snacks:

If you're flying for the holidays, consider bringing snacks to the airport. Airports charge an arm and a leg for food, so a little forethought and planning can go a long way. Use Insurance: Check to see if your credit card has travel insurance. This is a great way to protect yourself from any unforeseen emergencies that might happen during your travels.

Do One Thing: If you are flying, schedule your holiday visit so that you can fly on off-peak days, like a Wednesday to Saturday.



SEASONAL SAVINGS TIPS

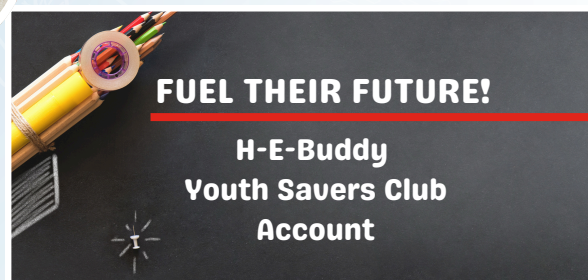


As the leaves begin to change and the temperature outside starts to drop, you may feel excited to embrace the new season by getting out your fall/winter wardrobe, decorating your home, or planning out your holiday travel. With all that is to come this season and weather-related expenses, don't forget to review your financial strategy. Here are some tips to prepare your finances for the upcoming months.

- **Make a Budget:** Take a closer look at your budget and make necessary adjustments to consider seasonal expenses such as holiday spending and heating for your home.
- **Create a Holiday Fund:** Set money aside now to help you prepare for holiday expenses, allowing you to avoid any last-minute financial strain.
- **Save Money on Costly Home Repairs:** Protect your home by weatherproofing it, check your heater and help prevent costly repairs in the future.
- **Max Out your 401K Contribution Match:** Consider maximizing your retirement contributions to take advantage of potential tax benefits, setting the stage for more secure financial future.
- **Plan for the Unexpected:** Focus on building and maintaining an emergency fund, that way, you can be prepared for any unexpected financial burden that may arise throughout the year.

By using these tips, you can pave the way for a secure and resilient financial future as you transition into the holiday season.

Article written by Chris O'Shea at Savvy Money. 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 Savvy Money®, a third-party provider to bring you this valuable service.



HOLIDAY CLOSINGS

Oct 14	Monday, October 14 COLUMBUS DAY
Nov 11	Monday, November 11 VETERANS DAY
Nov 28	Thursday, November 28 THANKSGIVING DAY
Dec 24	Tuesday, December 24 CHRISTMAS EVE Closes at 2 p.m.
Dec 25	Wednesday, December 25 CHRISTMAS DAY
Dec 31	Tuesday, December 31 NEW YEARS EVE Closes at 2 p.m.
Jan 1	Wednesday, January 1 NEW YEARS DAY

Use Your
**H-E-B FCU Platinum
Rewards Mastercard®**
For Holiday Savings

Introductory balance transfer rate offered on new Platinum Mastercard and Platinum Rewards Mastercard accounts only; migrated Mastercard accounts opened prior to 10/25/21 and related balances are ineligible. Transfer must be from credit card account outside H-E-B FCU and made within 60 days of opening new Mastercard account at H-E-B FCU. New account introductory APR will apply to the first 12 statement closing dates following the balance transfer transaction. After that, the APR will convert to the prevailing rate for your card: Platinum Mastercard or Platinum Rewards Mastercard. Maximum APR will not exceed 18%. Purchase and balance transfer rate will vary based on market prime rate.

To order supplies from the credit union or for assistance, contact:

Carmen Zamora
Office & Text: (210) 938-7851

Cell: (210) 663-2762
CZamora@hebfcu.org

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