

Financially Thrive in

2025

As we step into 2025, H-E-B Federal Credit Union is here to help you make 2025 your most successful financial year yet. Whether you're looking to grow your savings, reduce debt, or plan for future goals, H-E-B FCU offers a range of tools and resources to help you thrive financially.

Low-Rate Loans: Take advantage of our competitive rates and flexible terms on various loans, saving you money with less interest paid over time.

High-Yield Savings Accounts: Grow your savings faster with our competitive interest rates.



Did you know that loyal H-E-B FCU members who use H-E-B FCU extensively – often receive total financial benefits that are much greater than the average? America's Credit Unions estimates that H-E-B FCU provided loyal high-use member households \$1,839 in direct financial savings during the twelve-month period.

Source: Datatrac, NCUA, and America's Credit Unions. (1) Rates and fees as of 7/24/2024. (2) Assumes 2.1 credit union members per household. © America's Credit Unions 2024 (3) A "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.



Beyond Banking: Ask about other H-E-B FCU services that can save you time and money while improving your financial well-being.

H-E-B FCU is more than a credit union. It's a vital part of the H-E-B community, dedicated to enriching the lives of our members.

Scan here
to check
our latest
rates.



CHECK RATES

Scan here to
apply now.



CHECK RATES

Visit hebfcu.org today. 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.

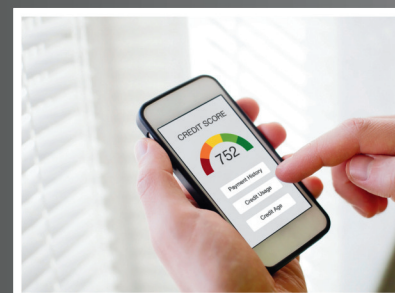
Free Credit Score Service!

It's a new year, and a new you! Make the health of your credit score a top priority in 2025. Our Credit Score Service enables you to create a solid plan, track progress, reach your financial wellness goals and best of all, it's FREE!

With H-E-B FCU's Credit Score Tool, you can:

- Better understand key factors that make up your score
- Get helpful tips and recommendations for credit score improvement
- Receive customized offers that fit your credit and budget
- Evaluate various financial options using Credit Score Simulator
- Review your credit report anytime and anywhere
- Available within the H-E-B FCU mobile app or online banking

To get started with Credit Score, log into our mobile app or online banking and select "Credit Score."



H-E-B FCU has partnered with SavvyMoney, a third-party provider, to bring you this valuable service. You must accept Terms of Service and Privacy Policy for Credit Score services.



Federal Credit Union

Resolutions for a healthier financial life

Some financial resolutions to consider

The new year is right on your doorstep. That means it's a good time to think of financial New Year resolutions. Start next year the right way and you'll set yourself up for success. Here are some financial New Year resolutions to try.

Attack Debt

Debt can be crippling. Start the New Year with a plan to pay it down or to eliminate it completely. If the debt payment method you've been using isn't quite working for you, switch things up. Go through your budget and trim the fat. Use those extra funds to pay down your high-interest debt faster.

Boost Your Credit Score

Paying down debt goes hand-in-hand with this next resolution: improving your credit score. Make it a goal to increase your credit score this year. Paying down debts will help, so will monitoring your credit report for errors, making on-time payments, and using 30% or less of your total credit available.

Build Your Fund

An emergency fund is one of the backbones of solid financial health. If you have less than six months' worth of fixed expenses in your account, make moves to change that. It's best to be prepared so you don't get caught in a financial emergency without an emergency fund.

Commit to Long-term Savings

Make this the year you do everything possible to pay your retirement accounts. Contribute as much as you can to retirement vehicles like a 401(k). See if your employer offers a match. At the very least, contribute enough to get the full match amount. You can also put away funds in an IRA and a high-yield savings account.

Do One Thing: Revise your budget so there is less discretionary spending and more money for paying down debts and increasing savings.



HOLIDAY CLOSINGS

Jan
20

**MARTIN LUTHER
KING, JR. DAY**

Monday, January 20

Feb
17

**WASHINGTON'S
BIRTHDAY
(PRESIDENTS DAY)**

Monday, February 17

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. H-E-B FCU has partnered with Savvy Money®, a third-party provider to bring you this valuable service.

FIND YOUR NEXT CAR

GET PRE-APPROVED TODAY!

H-E-B
Federal Credit Union

VISIT [HEBFCU.GROOVECAR.COM](https://www.hebfcu.groovecar.com)

[HEBFCU.ORG](https://www.hebfcu.org) | (210) 938-7850

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

Nationwide Mortgage Licensing System #402440

