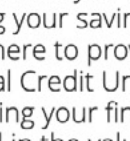




## A Message From the CEO



Dear Members,

As we step into 2025, I want to personally thank you for being a part of the H-E-B Federal Credit Union family. Whether your goals include growing your savings, reducing debt, financing a new home or car or planning for long-term prosperity, we are here to provide the tools, resources and personalized support you need to thrive financially. H-E-B Federal Credit Union is more than just a financial institution; we are your trusted Partner, dedicated to enhancing your financial well-being and creating opportunities that extend beyond traditional banking. Rooted in the values and spirit of H-E-B, we take pride in offering innovative programs and solutions tailored to help you achieve your financial goals.

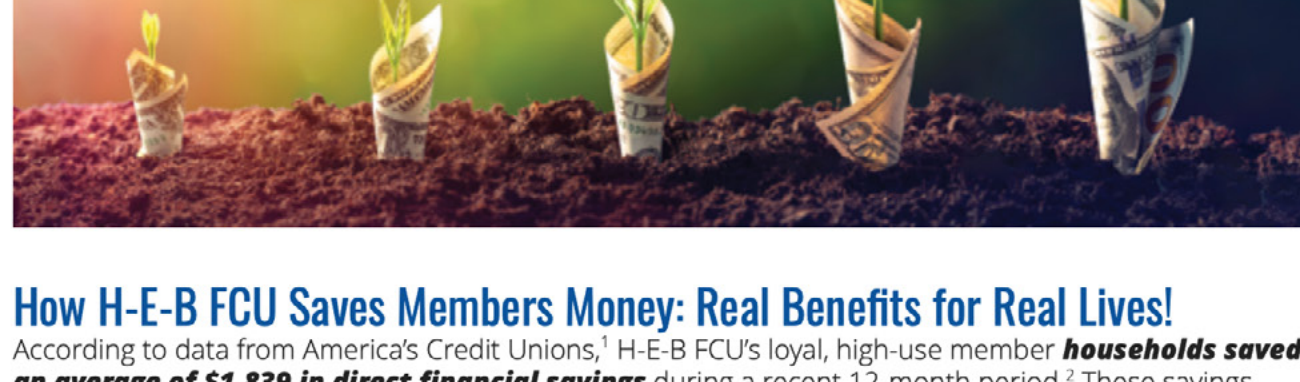
Our team is here to guide you through life's significant financial decisions—whether it's securing a loan for your dream home, driving off in a new car or building a strong foundation of savings for the future. We are committed to being by your side every step of the way, ensuring that you have the support and resources to **Financially Thrive** in 2025. As the exclusive credit union for H-E-B Partners, Senior Partners and your families, we prioritize personalized attention to ensure that every member feels supported, valued and empowered to succeed financially. Your success is our success, and we are honored to be your Partner on this journey.

As we work together in 2025, H-E-B FCU is dedicated to helping you build a secure and prosperous future. Thank you for trusting us to be part of your financial journey. Let's make this the year you **Financially Thrive in 2025**—a year of growth, achievement and lasting success.

Warmest regards,

**Don R. Ford**

CEO, H-E-B Federal Credit Union



## How H-E-B FCU Saves Members Money: Real Benefits for Real Lives!

According to data from America's Credit Unions,<sup>1</sup> H-E-B FCU's loyal, high-use member **households saved an average of \$1,839 in direct financial savings** during a recent 12-month period.<sup>2</sup> These savings come from favorable loan rates, lower fees and higher returns on savings accounts compared to traditional banking institutions.<sup>3</sup>

**H-E-B FCU is committed to providing our members with the tools, resources and products they need to achieve financial success. Here's how we make it happen:**

### Lower Loan Rates

Whether you're financing a new car, your dream home or consolidating debt, H-E-B FCU offers some of the most competitive loan rates in the industry. For example, members with a \$30,000, 60-month new auto loan through H-E-B FCU can save hundreds of dollars over the life of their loan compared to average bank rates.

### Affordable Credit Card Options

Both the Platinum Mastercard® and Platinum Rewards Mastercard provide exceptional convenience and cost savings with no annual fee, no cash advance fee, no balance transfer fee and no foreign transaction fee.

### Higher Returns on Savings Accounts

Loyal members who maintain accounts like interest-bearing checking, money market accounts and certificates of deposit earn more with H-E-B FCU than they would at most traditional banks.

### Lower Fees and Member-Focused Services

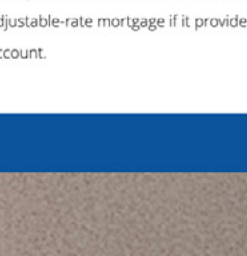
At H-E-B FCU, we prioritize our members by offering fewer and lower fees than most banks. From low-rate loans to free ATMs, every dollar saved helps our members achieve greater financial stability.

### Tools for Financial Growth and Stability

With the right resources and support, financial growth and stability are within reach. H-E-B FCU not only helps members save but also equips them with tools like easy money transfers, free credit score monitoring and personalized services to help you make smarter decisions.

### Partnering for Your Financial Success

As your credit union, H-E-B FCU is dedicated to helping you thrive financially in 2025 and beyond. By choosing us as your financial partner, you're not just accessing great rates and services – you're joining a community focused on building a strong financial future together.



### Ready to save more and achieve your financial goals?

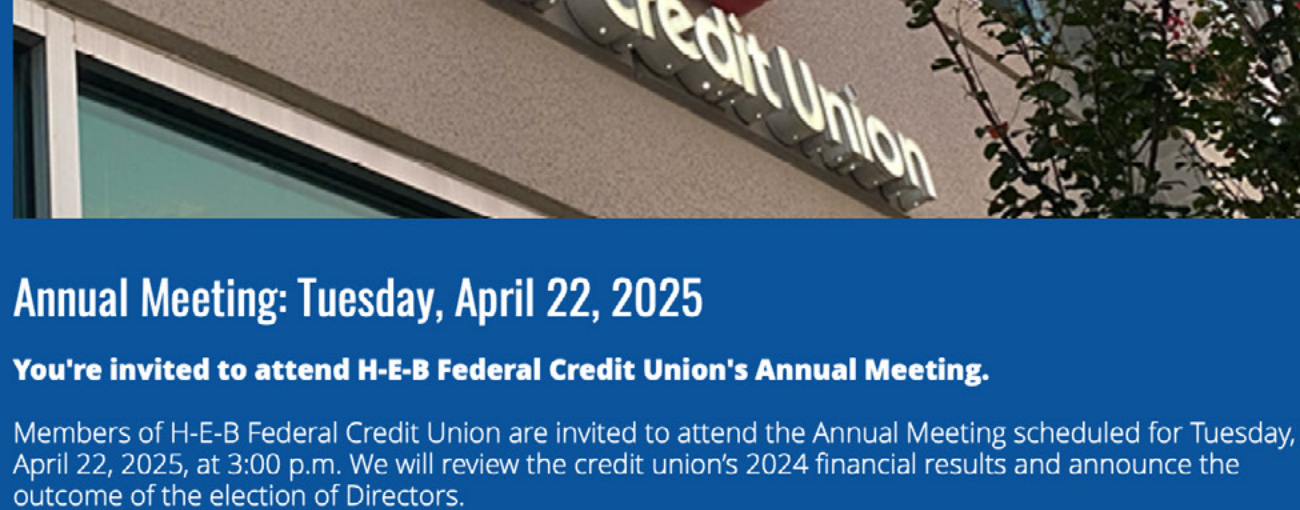
Let H-E-B FCU help you make the most of your money. Visit [hebfcu.org](http://hebfcu.org) or call 210-938-7850 to learn more about how we can support your journey to financial success.

Source: DataTrac, NCUA and America's Credit Unions. © America's Credit Unions 2024. Membership eligibility required. Credit cards and loans are subject to credit approval. Program availability, rates and terms are subject to change.

<sup>1</sup> Rates and fees as of 7/24/2024.

<sup>2</sup> Assumes 2.1 credit union members per household.

<sup>3</sup> 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 (or a 5-year adjustable-rate mortgage if it provides greater benefit), \$5,000 in an interest/dividend checking account, \$10,000 in a one-year certificate account and \$2,500 in a money market account.



## Annual Meeting: Tuesday, April 22, 2025

**You're invited to attend H-E-B Federal Credit Union's Annual Meeting.**

Members of H-E-B Federal Credit Union are invited to attend the Annual Meeting scheduled for Tuesday, April 22, 2025, at 3:00 p.m. We will review the credit union's 2024 financial results and announce the outcome of the election of Directors.

This year, we will hold the meeting virtually and provide an in-person option as well. You will receive a notice in the mail that explains how to register for the virtual Annual Meeting. Information will also be 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, Jose Huerta and Andrew Liang. H-E-B FCU has two vacancies to fill on the Board. The Nominating Committee has filed the following nominations with Mark Lewis, Secretary of the Board:

### Name / Position / Term

John Carroll / H-E-B, Retired / 3 Years

Justin Combs / Top Store Leader / 3 Years

As the bylaws provide, an election will not be conducted by ballot when there is only one nominee for each position to be filled. Nominations will not be made from the floor.

Nomination by petition is available if a Member wishes to submit other candidate(s). The petition must be signed by one percent of the Membership, which is approximately 130 signatures, and filed with the credit union by March 7, 2025. A petition form can be obtained by calling the Administrative Offices at 210-938-7863.

The H-E-B FCU Board of Directors represents all the Members of the credit union, and your participation in the election is your right as a shareowner. Please join us for the Annual Meeting on April 22, 2025.



## Unlock Savings With Your Home's Equity

Your home's equity – its market value minus what you owe on your mortgage – can be a powerful financial tool to help you save money. With H-E-B FCU's competitive rates as low as **5.49% APR**,<sup>1</sup> there's no better time to start planning for a financially thriving 2025.

Here's how leveraging equity can benefit you:

### 1. Lower-Interest Debt Consolidation

One of the most common uses of home equity is consolidating high-interest debt, such as credit cards or personal loans, into a single, lower-interest home equity loan or line of credit (HELOC). This strategy can reduce monthly payments and save you thousands in interest over time.

### 2. Home Improvements for Added Value

Using your equity to finance home upgrades can enhance your property's value while improving your living space. Projects like kitchen remodels or energy-efficient upgrades not only make your home more enjoyable but could also increase its resale value, offering a potential return on investment.

### 3. Education Expenses (including paying off student loans and paying tuition)

Home equity can provide a more affordable alternative to student loans. With lower interest rates and potential tax benefits (consult a tax professional), it can be a cost-effective way to invest in higher education for yourself or your family.

### 4. Emergency Fund Access

In times of unexpected expenses, such as medical emergencies or job loss, a HELOC offers a flexible and relatively **low-cost source of funds, ensuring financial stability when you need it most.**

### Why Choose H-E-B FCU?

When you combine the flexibility of a home equity loan with H-E-B FCU's **low fixed rates** and **\$0 closing costs**,<sup>2</sup> you'll discover how easy and affordable it is to achieve more. Whether you're planning a big project or consolidating debt, we're here to help you save money and reach your goals.

### Let's Get Started

Ready to unlock your home's potential? Our friendly representatives are available Monday through Friday from 9 a.m. to 5 p.m. at **210-938-7850** to guide you through the process and explain all the benefits of a home equity loan.

**Apply today for rates as low as 5.49% APR!**

<sup>1</sup> Home Equity Loans subject to credit and property approval. Minimum Home Equity Loan is \$10,000. APR means Annual Percentage Rate and is subject to change without notice.

<sup>2</sup> Closing costs include Title Search, Flood Certification, Recording Fee and Reconveyance Fee. Limited-time offer: Offer valid January 1- March 31, 2025. Requires new or refinanced (new money) Home Equity Loan of \$10,000 or more. H-E-B FCU covers closing costs on Home Equity Loans under \$100,000. Membership required.

## Beyond Banking: How H-E-B FCU Supports Members With Car Buying, Free Credit Score and More

### Free Credit Score and More

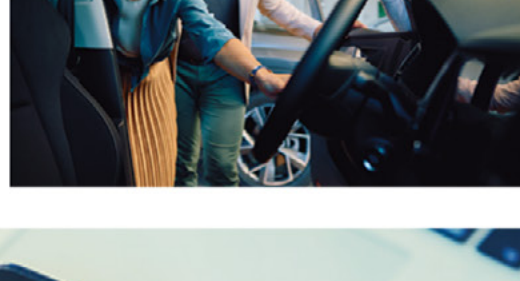
H-E-B Federal Credit Union (H-E-B FCU) is redefining what it means to be a financial partner. While traditional banking services are its foundation, H-E-B FCU goes above and beyond by offering practical, value-added resources to help members achieve their financial and personal goals. From streamlining the car-buying process to providing free credit score monitoring, the credit union is committed to meeting the evolving needs of H-E-B Partners.

### Simplifying Car Buying: Drive Into Savings

Purchasing a vehicle can be a daunting experience, but H-E-B FCU makes it easier and more affordable. Through its auto loan programs, the credit union offers competitive rates, flexible terms and a seamless application process.

Members also benefit from expert guidance, helping them navigate the complexities of financing, insurance and vehicle selection.

H-E-B FCU partners with our Car Buying and Research Service powered by [GrooveCar](https://www.groovecar.com) to help you search for the perfect car, truck or SUV. Locate local dealers, browse inventory and easily apply right at your fingertips.



### Free Credit Score Monitoring: Know Where You Stand

Understanding your credit score is essential for financial health, and H-E-B FCU offers our members free credit score monitoring, enabling members to:

- **Track Changes:** Stay informed about fluctuations in your credit score.
- **Identify Opportunities:** Learn how to improve your credit score with tailored recommendations.

### Follow these steps to see your credit information online:

- Log in to NetBranch.
- Scroll to the Credit Score widget on the right side of the page.
- Read and accept the Terms of Service and Privacy Policy.

### Follow these steps to see your credit information on your mobile device:

- Log in to the mobile app.
- Click on More at the bottom of the screen.
- Click on Credit Score.
- Read and accept the Terms of Service and Privacy Policy.

By providing free access to this critical resource, H-E-B FCU empowers members to take control of their credit and make decisions that lead to better financial outcomes.



You may be asked to verify information about your credit usage, and then you'll have access to all the Credit Score services. Simply click on your score for more information. Some restrictions may apply. For complete details, contact H-E-B Federal Credit Union.

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

### Holiday Closings:

#### Monday, January 20

Martin Luther King, Jr. Day

#### Monday, February 17

Washington's Birthday (Presidents 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](http://hebfcu.org)**

Mobile app available in the App Store® and Google Play™

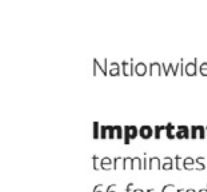


### Branch Location:

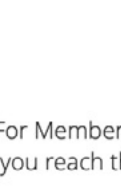
4630 N. Loop 1604 W., Suite 101, San Antonio, TX 78249

Lobby: Monday – Friday, 9 a.m. – 5 p.m.

**CO-OP® Shared Branches**



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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