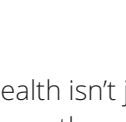


MoneyMatters

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A Message From the CEO



Dear Members,

In today's fast-moving economy, financial health isn't just about what you earn – it's about how you manage it. While social media often showcases those who achieve wealth, it rarely reveals the discipline required to keep it. In fact, a report from the National Bureau of Economic Research found that many high earners lose a significant portion of their wealth within just 10 years due to poor planning and overspending.

So, what makes the difference?

In this issue, we delve into the habits that financially successful individuals rely on to build and maintain long-term wealth. The feature article gives you practical, actionable strategies that can help you strengthen your financial future – no matter where you are on your journey.

We also take a closer look at the 2025 housing market, covering what today's buyers and sellers need to know to navigate changing conditions with confidence.

One key insight to take away: Building real wealth means keeping your money in motion. You may often hear wealthy individuals describe themselves as “cash broke.” That doesn't mean they're struggling; it means they don't let large sums of money sit idle. Instead, they ensure their funds are consistently working for them, often through secure fixed-rate accounts, like a Money Market Account.

Sincerely,

Don R. Ford

CEO, H-E-B Federal Credit Union



How the Wealthy Stay Wealthy

Habits, Insights, and Tips for Lasting Financial Success

They Live Below Their Means

While many imagine wealth equating to lavish lifestyles, most financially successful individuals are deliberate spenders. Think of Warren Buffett, who still lives in the home he bought in 1958. True wealth builders make financial decisions based on value, not vanity.

Tip: Track your monthly expenses and your credit score for free on H-E-B FCU Online Banking or the H-E-B FCU Mobile Banking app.* Use a budgeting app to identify and cut silent leaks, like unused subscriptions.

They Plan for the Unexpected

Financial security includes protection. Wealthy individuals often carry insurance policies tailored to their assets, maintain emergency funds, and structure their holdings to guard against risk.

Tip: Maintain a well-funded emergency reserve in an **H-E-B FCU Money Market Account**, which offers a higher yield than a standard savings account – giving your safety net the potential to grow while staying accessible.

They Think Beyond Themselves

Generational wealth isn't an accident. The rich often create systems – trusts, inheritance plans, and family education – to ensure their legacy lasts. According to Wealth-X, 70% of affluent families lose their wealth by the second generation, and 90% by the third – usually due to a lack of financial education.

Tip: Start the conversation with your children or grandchildren about money by introducing them to basic budgeting tools and encouraging smart saving habits from a young age. Our **H-E-Buddy Youth Savings Account** is a fun and engaging way to help the next generation learn the value of saving and begin building a strong financial foundation – one dollar at a time.

These habits aren't reserved for the ultra-wealthy. They're available to anyone willing to approach money with intentionality, patience, and purpose. At H-E-B FCU, we're proud to help members at every level adopt these principles – through personalized service, honest guidance, and tools designed for financial growth.

Sources: CNBC, "Millionaires Are More Frugal Than You Think" (2023); The Wall Street Journal, "Risk Management in Wealth Preservation" (2022); Wealth-X, "World Ultra Wealth Report" (2022)

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



The 2025 Housing Market: What Buyers and Sellers Need to Know

An Informed Look at This Year's Trends, Challenges, and What May Be Ahead

As we move through 2025, the U.S. housing market continues to evolve under the pressure of elevated mortgage rates, shifting buyer behavior, and an improving inventory. While conditions are more favorable than during the peak uncertainty of the pandemic years, affordability and long-term value remain top concerns for many.

Here's what you need to know about the key trends shaping the housing market in 2025, backed by insights from leading experts and reliable sources.

Mortgage Rates Remain Elevated, but Relief May Be On the Horizon

Mortgage rates in 2025 have remained consistently above 6%, making homeownership a stretch for many buyers. As of early Q2, rates average around 6.3% – a slight improvement from last year, but still significantly higher than pre-2020 levels.

"Rates are unlikely to fall below 6% this year, according to housing market analysts at the National Association of Realtors and the Mortgage Bankers Association."

– [New York Post, December 2024](#)

Tip: If you're considering buying or refinancing, keep a close eye on your credit score and overall debt-to-income ratio – these will be critical factors in securing favorable loan terms. You can monitor your credit score for free with the H-E-B FCU app and Online Banking.

Inventory Is Improving – That's Good News for Buyers

One of the biggest shifts in 2025 is the increase in available housing. Inventory is up over 11.7% year-over-year, thanks in part to a rebound in new construction and slower price appreciation.

"New-home construction has increased 13.8%, easing the pressure on supply and giving buyers more options."

– [New York Post, December 2024](#)

Tip: Buyers now have more negotiating power and more time to consider options, unlike the frenzied bidding wars of years past.

Affordability Remains a Hurdle

Despite better inventory, affordability is still a major barrier. Home prices are up modestly, about 3.7% year-over-year, but paired with high mortgage rates, the monthly cost of ownership remains a concern for many households.

"Demand is starting to waver as monthly payments remain steep. Many potential buyers are priced out."

– [MarketWatch, March 2025](#)

Tip: Consider pre-qualification and budget planning tools before you enter the market. Many credit unions offer personalized support and competitive financing options to help you make a smart purchase. Let the professionals at H-E-B FCU help you buy your new home with confidence.

Looking Ahead: A Gradual Return to Normalcy

Analysts expect the housing market to continue stabilizing through the remainder of 2025. The National Association of Realtors forecasts a 6% increase in existing-home sales and a 3% rise in median prices this year. In 2026, those figures could climb even higher as rates ease and the market adjusts to more sustainable growth.

"We're seeing signs of a healthier market returning – albeit slowly. Balanced conditions are coming back."

– [MarketWatch, March 2025](#)

Final Thoughts: Be Prepared, Not Rushed

While the 2025 housing market offers more choices than recent years, financial readiness is still the key to success. Whether you're buying, selling, or simply evaluating your options, staying informed and connected to trusted advisors can make all the difference.

At **H-E-B Federal Credit Union**, we're here to support your journey with:

- **Competitive Mortgage and Refinance Options**
- **Local Lending Specialists Who Know the Market**
- **Pre-Approval and Budgeting Tools to Keep You Confident**

Visit hebfcu.org or speak with a team member to start planning your next move today.

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

Loans subject to credit approval. Rates and terms subject to change without notice.

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Memorial Day

Thursday, June 19

Juneteenth

Friday, July 4

Independence Day

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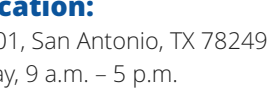
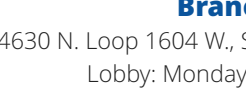
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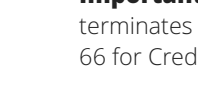
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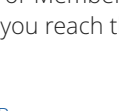
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