



# START YOUR SUMMER STRONG



We believe summer is the perfect time to build momentum for a better financial future. Whether you're saving for something special, managing debt, or planning for the future, we're here to help you save.

**Did you know?** Loyal H-E-B FCU members who use multiple services often receive significantly more financial value. \*In fact, **America's Credit Unions** estimates that H-E-B FCU returned **\$1,839** in direct financial benefits to loyal high-use households in just one year. Let us help you get more from your money—because when you bank where you belong, every dollar works harder.

Visit [hebfcu.org](https://hebfcu.org) or call (210) 938-7850 to learn more.

## Savor Summer Savings with H-E-B Federal Credit Union

Make the most of your money this summer with savings options from H-E-B Federal Credit Union:



**Membership Savings** – Start strong with just \$25 and earn dividends while enjoying free ATM access and online and mobile banking services.



**Holiday & Vacation Savings** – Planning a getaway? Save ahead with this account designed for seasonal expenses.



**H-E-Buddy Savers Club** – A cool way for kids to learn money skills and earn dividends.



**Money Market Accounts** – Enjoy higher yields and easy access—perfect for growing summer funds.



**Term Share Certificates** – Lock in fixed rates for guaranteed growth all year long.

Start saving more and enjoy your summer! Visit [hebfcu.org](https://hebfcu.org) to learn more.



\*Source: Datatrac, NCUA and America's Credit Unions. Rates and fees as of 2/25/2025. Assumes 2.1 credit union members per household. Loyal member defined as a household with: \$30,000 auto loan (60-month), \$5,000 credit card balance, \$200,000 mortgage, \$5,000 in a dividend checking account, \$10,000 in a 1-year certificate, and \$2,500 in a money market.

## Cruise Into Summer with an Auto Loan from H-E-B FCU

**Ready for a summer upgrade?** Whether it's long road trips or weekend getaways, the right car makes all the difference—and H-E-B Federal Credit Union is here to help you get behind the wheel!

With auto loan rates as low as **5.29% APR**, flexible terms, and no application fees, now's the perfect time to buy or refinance. Plus, no payments for up to 90 days\*.

Still shopping? Use our free car buying and research service at [hebfcu.groovecar.com](https://hebfcu.groovecar.com) to browse local dealer inventory, compare models, and even estimate payments—all before you visit the lot.

Let's make this your best summer yet—apply today at [hebfcu.org](https://hebfcu.org) or give us a call to get started at **(210) 938-7850**.



### Paying Too Much On Your Auto Loan?

**Refinance** with H-E-B FCU and enjoy a lower rate, flexible terms, and no application fees!

Whether you want to lower your monthly payment or pay off your loan faster, we'll help you save just in time for summer adventures. Apply today at [hebfcu.org](https://hebfcu.org) and let the savings roll in!

APR means Annual Percentage Rate. H-E-B FCU membership is required. Specific rate and term will be dependent upon credit rating, collateral value, amount financed and other factors. Rates and terms are subject to change without prior notice; other restrictions may apply. Loans subject to credit approval. Maximum loan amounts apply and are subject to change without notice. Advertised rates as of May, 2025. Federally insured by NCUA.  
\*90-day, no-payment option for qualified members only. Interest will accrue during the deferment period.



## Quick Tips For Cutting Monthly Expenses

Monthly bills can be a budget crusher. They are usually small costs that add up into big chunks that can make it difficult to stay afloat financially. With that in mind, here are some ways to reduce your monthly costs.

### 1. Cut Back

There's a good chance you're paying for some things that you don't even use. Here are some ways to cut back:

- Get your bank and credit card statements
- See what services, memberships, and subscriptions you can eliminate
- Cut any services that you don't need or haven't used in months

Remember, this isn't a permanent change. You can always add them back later down the road if you find that you miss them.

### 2. Contact Companies

Another way to reduce your monthly bills is to call the companies and lenders and ask for deals and discounts. This can work with the following:

- Cell phone provider
- Cable TV or Satellite provider
- Car Insurance
- Homeowners' or renters' insurance
- Credit card companies
- Internet provider
- Utilities (only if there are multiple options in the market)



Most of the time, there are deals to be had; you simply need to ask. If they don't present a discount, threaten to leave for another provider. That will likely do the trick.

### 3. Pay Down Debt

It's hard to manage monthly bills when you're also dealing with debt.

- Pick a debt payment strategy and stick with it.
- We suggest the avalanche method, where you pay down the highest interest debt first.
- The most important thing, though, is picking a strategy that works for you.

**Do One Thing:** Reduce your monthly bills by cutting out services that you don't or rarely use.

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.



### HOLIDAY CLOSINGS



#### LABOR DAY

Monday, September 1

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

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

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

**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**

