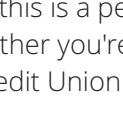


# MoneyMatters

VOLUME 34 • NUMBER 4 • SUMMER 2025

## A Message From the CEO



Dear Members,

As we move through the summer months, this is a perfect time to pause, reflect and refocus on our financial goals for the rest of the year. Whether you're looking to save smarter, spend more mindfully or make a major purchase – H-E-B Federal Credit Union is here to support you every step of the way.

In this edition of the Money Matters newsletter, we're highlighting a few timely topics that may inspire your next financial move:

- **Top Reasons People Buy New Cars in Summer** – Explore why this season is ideal for upgrading your vehicle – and how H-E-B FCU Auto Loans with no payments for up to 90 days can help you drive away with confidence.
- **Save Smarter With a Money Market Account** – Discover how you can earn more on your savings while maintaining access to your funds – with the added security of NCUA insurance.
- **Your Bank in the Palm of Your Hand** – With the H-E-B FCU Mobile App, managing your money is easier than ever. Deposit checks, transfer funds, check balances, apply for loans and monitor your credit score – all from your smartphone. Wherever life takes you, we go with you.

At H-E-B FCU, our mission is to provide the tools, resources and personal service you need to reach your goals and enjoy greater financial peace of mind. Thank you for your continued trust – we're proud to be your financial partner and look forward to helping you finish 2025 strong.

Sincerely,

*Don R. Ford*

CEO, H-E-B Federal Credit Union



## Why Many Drivers Are Upgrading Their Car This Summer

Older vehicles can be unpredictable – surprise repairs, unexpected breakdowns, rising maintenance costs and even safety concerns can quickly turn your car into a financial burden. New car models often start arriving in late summer or early fall, which means dealerships become motivated to discount current-year vehicles to make room on the lot.

According to Kelley Blue Book, the end of summer is when dealers are trying to clear out older models, which creates room for price negotiation. A newer car offers modern engineering, updated safety features and peace of mind – so you can feel more confident behind the wheel every time you drive.

Here are some of the top reasons people decide it's time to drive something new off the lot:

### Enhanced Safety Features

Vehicle safety technology has come a long way. Many buyers upgrade to benefit from innovations like automatic emergency braking, lane-keeping assist, blind-spot monitoring, adaptive cruise control and advanced airbag systems. A newer vehicle often means a safer ride for you and your passengers – especially after experiencing a close call or accident.

### Better Gas Mileage

Newer vehicles – especially hybrids and electric models – are designed for maximum efficiency. With gas prices on the rise, upgrading to a more fuel-efficient car can lead to real savings over time and reduce your carbon footprint.

### More Space (or Less!)

Whether your family is growing, your lifestyle is changing or you're simply ready for something that better suits your daily routine, a new car can offer the right amount of space – whether you need extra room or want a more compact, efficient vehicle.

### Higher Trade-In Value

Now may be the right time to trade in your current vehicle. With a strong used car market, your trade-in value may be higher than expected – making it easier to upgrade and lower your overall cost.

### Comfort Upgrades

From heated seats and smartphone integration to advanced navigation, surround cameras and quieter cabins, new vehicles offer a level of comfort and connectivity that older models simply can't match. It's not just about transportation – it's about enjoying the ride.

### Get Behind the Wheel With Confidence

With strong incentives, higher trade-in values and practical timing, summer is one of the best times of year to drive away in a new vehicle. Whether you're upgrading for safety, space or style, H-E-B FCU is here to help you drive away with a great deal – **and no payments for up to 90 days.\***

**Apply today at [HEBFCU.org](https://www.hebfcu.org) or call 210-938-7850 to learn more.**

\*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. Length of deferral period will vary based on creditworthiness of applicant. Deferring the first payment extends the term of your loan. Interest will accrue on the unpaid balance during the deferral period. Loans subject to credit approval. Maximum loan amounts apply and are subject to change without notice. Advertised rates as of May 1, 2025. Federally insured by NCUA. All loans subject to approval. Rates and terms subject to change. Membership required.



## Save Smart This Summer With an H-E-B FCU Money Market Account

Looking for a way to earn more on your savings without locking up your funds or taking on added risk? An **H-E-B Federal Credit Union Money Market Account** offers the perfect balance of growth, flexibility and peace of mind.

Whether you're building an emergency fund, saving for a big expense or just wanting to maximize your earnings on a larger balance, this account works as hard as you do.

### Safety You Can Count On

Your funds are federally insured by the NCUA up to applicable limits, giving you a safe and reliable way to save. Unlike stock market investments, your H-E-B FCU Money Market Account (MMA) protects your principal while helping it grow.

### Earn More Than a Regular Savings Account

Money Market Accounts typically offer higher dividend rates – especially as your balance increases. With an H-E-B FCU Money Market Account, you can grow your savings faster without sacrificing security.

### Access When You Need It

Unlike share certificates or other long-term savings products, your H-E-B FCU Money Market Account gives you convenient access to your funds. It's ideal for short-term goals, large purchases or maintaining liquidity without missing out on earnings.

### Flexible, Member-Focused Features

- Higher rates for higher balances
- No long-term commitments
- Ability to transfer funds easily between H-E-B FCU accounts

### Ideal for Strategic Savers

If you're keeping a higher balance and want to do more with it, an H-E-B FCU Money Market Account helps you maximize your return without sacrificing access or safety.

### Grow Your Savings With Confidence

Take advantage of a smarter, more secure way to save. Open your H-E-B FCU Money Market Account today and enjoy competitive rates, flexible access and the support of a credit union that puts you first.

**Visit [HEBFCU.org](https://www.hebfcu.org) or call 210-938-7850 to get started!**

Rates and terms are subject to change without prior notice; other restrictions may apply. Fees could reduce the earnings on the account. Visit [hebfcu.org](https://www.hebfcu.org) for the most current rate information, or call 210-938-7850 to learn more. If your balance falls below the minimum required amount, the account will automatically revert to the savings account rate at that time.

## Wherever Life Takes You, H-E-B FCU Goes Too!

Whether you're at home, at work, on vacation or simply on the go – life doesn't stop. And with **H-E-B Federal Credit Union's Mobile Banking app**, neither does your banking.

Here's how H-E-B FCU helps you bank better on the go:

### Deposit Checks With Your Phone!

Save a trip to the branch! Simply snap a photo of your check with your phone using My Mobile Deposit and securely deposit funds anytime.\*

### Transfer Money to Friends and Family

Easily manage your finances:

- Deposit checks from your phone
- Make internal transfers between your H-E-B FCU accounts
- Move money between H-E-B FCU and accounts at other financial institutions with external transfers

### Check Balances and Review Transactions

Stay on top of your account activity – view balances, monitor transactions and track spending 24/7 – whether you're on the couch or across the country.

### Stay Secure

Gain greater peace of mind with customizable account alerts delivered by text or email, keeping you informed of activity on your accounts.

### Maximize Your Credit

Monitor your credit health with free daily credit score updates and easily review loan offers – right within the app.

### Expand Your Access

When you need cash or in-person service, use our ATM locator to find surcharge-free ATMs and Shared Branches nationwide.

Wherever life takes you, count on H-E-B FCU to go with you.

**Download the H-E-B FCU app today or log in at [HEBFCU.org](https://www.hebfcu.org), and discover just how easy banking can be!**



\*Members must be 18 years of age; eligibility for My Mobile Deposit will be based on membership and account history with H-E-B FCU. H-E-B FCU Online Banking is free to use; however, message and data rates may apply from your mobile carrier.

### Holiday Closings:

**Friday, July 4**

Independence 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

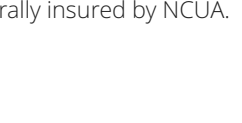
**Email** [members@hebfcu.org](mailto:members@hebfcu.org)

**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](https://www.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.

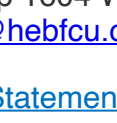
### CO-OP® Shared Branches

## Privacy Notice

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy changed May 2021, and you may review our policy and practices with respect to your personal information [here](#) or we will mail you a free copy upon request if you call us at [210-938-7850](tel:210-938-7850).



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.

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Please note that H-E-B Federal Credit Union will never request confidential account information by email. We respect your email privacy.