

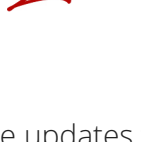
MoneyMatters

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Thankful for
OUR MEMBERS



A Message From the CEO



Dear Members,

As the year winds down, I'm excited to share updates that make banking with H-E-B FCU easier, faster and more rewarding.

- **Season of Savings** – Take advantage of high-yield savings opportunities, limited-time Share Certificates and other ways to grow your money this holiday season.
- **Buying a Home Before Year End** – Learn how acting now can offer potential tax benefits and negotiating advantages, as well as help you avoid the rush in the new year.
- **Holiday Scams Are on the Rise** – Stay alert and protect yourself with tips to avoid online shopping, charity, package, gift card and travel scams.

Thank you for trusting H-E-B FCU with your financial journey. We're committed to making banking safer, smarter and more convenient – and we wish you a happy, secure and financially healthy holiday season.

Warm regards,

Don R. Ford

President and CEO
H-E-B Federal Credit Union



Make This Holiday Season Brighter – and Smarter

As the holidays approach, it's easy to get swept up in the spirit of giving. Between travel, gifts and celebrations, expenses can add up quickly. That's why this is the perfect time to pause, plan and make the most of H-E-B Federal Credit Union's "Season of Savings."

At H-E-B FCU, we're proud to help our Members finish the year strong with smart savings options that reward every dollar deposited. Whether you're building a cushion for the new year, setting aside funds for travel or preparing for next year's expenses, our high-yield Share Certificates and flexible Money Market Accounts can help you.



Why Buying a New Home Before the New Year Makes Sense

As the year winds down, many potential homebuyers wonder whether it's better to wait or act now. Purchasing a new home before the new year can offer several advantages, both financial and practical.

Potential Tax Benefits

Closing on a home before December 31 may allow you to take advantage of tax deductions for mortgage interest and property taxes in the current tax year. This could reduce your overall tax liability and make your investment even more rewarding.

Stronger Negotiating Power

Sellers often want to close deals before year end, which may give buyers more leverage to negotiate price, upgrades or closing costs.

Avoid the New Year Rush

Many buyers wait until the new year to start their search, meaning the market can be more competitive in January. Acting now can help you avoid bidding wars and limited inventory.

Buying or refinancing? Click to apply now, or call or text us Monday – Friday from 9 a.m. – 5 p.m. at 210-938-7850 for more information. Choose H-E-B FCU as your one-stop shop for every borrowing need – we're ready to assist you every step of the way.

Apply Now

Disclaimers: Rates, terms and offers are subject to change without notice. All information is provided for general educational purposes and should not be considered tax, legal or financial advice; please consult a professional for your specific situation. Mortgage approval is subject to creditworthiness, income verification and other underwriting criteria, and not all products or offers may be available in all locations.



Beware: Holiday Scams Are on The Rise

The holiday season is a time for celebration, but unfortunately, it also brings an increase in scams. Criminals often take advantage of the festive spirit, targeting shoppers, donors and travelers in an attempt to steal money or personal information. An AARP survey found that 82% of U.S. consumers were targeted by holiday-related fraud. Additionally, the FBI's Internet Crime Complaint Center recorded 13,000 complaints of non-delivery or non-payment scams from November 2023 to January 2024, with losses totaling more than \$92 million.

Online shopping scams are among the most frequent. Fraudulent websites or phishing emails often mimic reputable retailers, offering deals that seem too good to be true – and they are. These scams can lead to stolen payment information or identity theft. Similarly, according to the FBI, charity scams spike during the holidays, with fraudsters soliciting donations for fake causes via phone calls, emails or fake websites.

Package delivery scams are another common threat. Fake delivery alerts may prompt you to click links or provide personal information, putting your data at risk. The FBI also reports that gift card scams increase during the holidays, as scammers impersonate friends, family or organizations, asking for payment via gift cards – a method legitimate organizations never request. Lastly, travel scams are on the rise, including fake holiday rentals or fraudulent travel deals designed to steal your money, according to ACAMS Today.

To stay safe, follow these tips:

- Always verify websites by looking for "https://" and a padlock icon.
- Be cautious with unsolicited emails or texts.
- Research charities before donating.
- Regularly monitor your bank and credit card statements.

If you encounter a scam, report it to [ReportFraud.ftc.gov](https://reportfraud.ftc.gov) or [IC3.gov](https://ic3.gov). Staying alert and informed is the best defense against holiday scams.

Monitor your credit score through Credit Score on hebfcu.org. If there's room for improvement, check out the materials on building your score.

Additionally, you can review your full credit report, which enables you to guard against identity theft and ensure your report doesn't contain inaccurate information.

Follow these steps to see your credit information online:

1. Log in to H-E-B Online Banking
2. Scroll to the Credit Score widget on the right side of the page
3. Read and accept the Terms of Service and Privacy Policy

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

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

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

Holiday Closings:

Thursday, November 27

Thanksgiving Day

Wednesday, December 24 – close at 2 p.m.

Christmas Eve

Thursday, December 25

Christmas Day

Wednesday, December 31 – close at 2 p.m.

New Year's Eve

Thursday, January 1

New Year's 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

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

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



Branch Location:

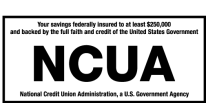
4630 N. Loop 1604 W., Suite 101, San Antonio, TX 78249

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.



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.

Do not reply to this message.