4TH QUARTER 2025 ADMIN NEWSLETTER Newsletter Administrative For H-E-B Assistants H-E-B

**YOUR SEASON OF SAVINGS STARTS HERE** 

**Federal Credit Union** 

The holidays are here and so is your opportunity to save more while spending wisely.

At H-E-B Federal Credit Union, our Season of Savings gives you simple ways to stretch your budget and enjoy the season with less stress.

# → H-E-Buddy Youth Savers Club

Open an H-E-Buddy account for your children or grandchildren and encourage loved ones to give the gift of savings. It's a meaningful way to kickstart their financial journey—and add even more joy to their holidays!

# \* High-Yield Savings Options

Grow your money faster with our competitiverate accounts. Choose a high-rate share certificate or a Money Market Account to maximize your earnings—the more you save, the more you gain.

> Scan here to check our latest rates.



Scan here to apply now.



All loans subject to credit review and approval. Rates and terms subject to change without notice. Some restrictions may apply. For complete details, contact H-E-B Federal Credit Union.

# Federal Credit Union

# Season of Savings at H-E-B Federal **Credit Union:**

Save More and Spend Less with High-Yield Savings and Enjoy Lower Loan Rates!



NCUA 🖆

### ★ Low-Rate Loans

From auto and mortgage to home equity and personal loans, enjoy affordable rates and flexible terms that make holiday spending easier to manage.

### \* Redeem Rewards

Turn everyday spending into holiday cheer. Use your H-E-B Federal Credit Union Platinum Rewards Mastercard points for travel, gifts, and more! Celebrate the season with savings, smart spending, and peace of mind, only at H-E-B Federal Credit Union.

> Visit hebfcu.org or call (210) 938-7850 to learn more.

# **HOLIDAY CLOSINGS**

Monday, October 13 **COLUMBUS DAY** 

Nov 11

Tuesday, November 11 **VETERANS DAY** 

27

Thursday, November 27 **THANKSGIVING DAY** 

Dec 24

Wednesday, December 24 **CHRISTMAS EVE** 

Dec 25

Thursday, December 25 **CHRISTMAS DAY** 

Closes at 2 p.m.



Wednesday, December 31

**NEW YEARS EVE** Closes at 2 p.m. Thursday, January 1 **NEW YEARS DAY** 

# **How to Win the Holiday Sales**

Some things to consider for Black Friday and Cyber Monday. Black Friday and Cyber Monday are right around the corner, so now is the time to prepare. Before you start buying everything in sight, remember: Just because something is on sale, doesn't mean you have to buy it.

Here are some details and then a look at what you should and should not buy on Black Friday and Cyber Monday.

### **Shop Early**

It never hurts to start shopping for the items you need before Black Friday and Cyber Monday. That's because often stores will offer the same deals from now through the end of those shopping holidays. Even when they're not the same deals, the difference usually isn't much. Plus, shopping early means if there's a limited quantity you'll give yourself a better chance at snagging the item.

### What to Buy

There are deals on practically everything during Black Friday and Cyber Monday.

### **Best Deals**

The best deals tend to be available on things like:

- Electronics
- Toys
- Home goods
- Small kitchen appliances
- Small home appliances

There are also deals to be had on offseason apparel.

# Keep Your Eye on Tech. The big category to watch? Tech.

This is often the best time of the year to score deals on:

- Computers
- TVs
- Smart accessories
- Tablets
- Video games and consoles

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.

## **What Not to Buy**

The only items that you might want to wait on include the following:

- Large appliances, like grills
- Dishwashers
- Beds and mattresses

Often, President's Day sales offer better discounts on those types of items.

Do One Thing: Plan your Black Friday and Cyber Monday shopping in advance so you don't overspend.

# Boost Your Savings, Cut Debt, Plan Ahead

Make the most of your money with a few simple steps:

- Prioritize high-yield savings. Grow your funds faster with secure options like share certificates or money market accounts.
- Build an emergency fund. Protect yourself from unexpected costs, medical bills, car repairs, or job loss by keeping 3–6 months of expenses in an easily accessible H-E-B FCU Money Market or savings account.
- Tackle high-interest debt. Paying down credit cards or loans reduces interest, strengthens your credit score, and frees up income for future goals.
- Invest in your future. Instead of spending on shortterm needs, use extra funds to save, invest, pay off debt, or open an H-E-B FCU Share Certificate for longterm growth.

The steps you take today can lead to lasting financial security tomorrow. Learn more at <a href="https://hebfcu.org">hebfcu.org</a> or give us a call to get started at (210) 938-7850.

# **TURN YOUR HOME'S EQUITY INTO OPPORTUNITY**

This season put your home's equity to work, whether it's tackling repairs before winter, consolidating debt, or covering education costs. Enjoy low loan rates, no closing costs, no application fee and flexible terms.



\*\*Onder\*\* (exas law, the maximum amount you can borrow with any home Equity Loan of a HELOC is 80% of your nome's appraised value, air, nome equity obans from HEBH-CO are available only on properly in lexas. Home Equity Canabas and HELOC are available only on properly in lexas. Home Equity Canabas and HELOC are available only on primary residence only. Advertised rates as of November 4, 2025. Loans subject to credit approval. Rates and terms are for illustrative purposes only and are subject to change without notice. Other restrictions apply, town the expect of the property of the expectation of

All loans subject to credit review and approval. Rates and terms subject to change without notice. Some restrictions may apply. For complete details, contact H-E-B Federal Credit Union.

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