



A Message From the CEO



Dear Members,

As we begin a new year, it's the perfect time to reflect on your financial goals and set a plan for 2026. At H-E-B Federal Credit Union, we sincerely thank you for your membership and the trust you place in us. We look forward to continuing to support you in 2026 and beyond.

This edition of Money Matters is filled with tips and insights to help you perform a financial reset, strengthen your savings habits and explore smart strategies for using home equity. Additionally, we're sharing important information about the upcoming H-E-B FCU Annual Meeting on April 21, 2026 – an opportunity to stay engaged, review the credit union's 2025 results and participate in the Board of Directors election. Our goal is to provide practical guidance and resources that make managing your finances simpler, more effective and more rewarding.

We're committed to guiding you toward continued financial growth in the new year and beyond, providing the tools, resources and personalized support you need to achieve your goals, make informed decisions and build lasting financial confidence.

Sincerely,

Don R. Ford

President and CEO

H-E-B Federal Credit Union



A Financial Reset for the Year Ahead

A new year offers the perfect opportunity to reset, refocus and build stronger financial habits. And the data shows that many households could benefit from a fresh start. According to a Federal Reserve 2024 report, only **55% of adults** say they have enough savings to cover three months of expenses. Meanwhile, Bankrate's 2025 survey found that just **46% of Americans** have at least three months of emergency savings – and nearly **one in four (24-27%)** have no emergency savings at all.



Start by reviewing last year's spending versus income to identify where money is flowing. H-E-B FCU offers a range of savings and budgeting tools designed to make progress easier and more achievable. Whether you're building emergency savings, setting up automated transfers or looking for higher-earning savings options, our accounts can help you turn your goals into consistent habits.

Tips to Make Your Financial Reset Successful

- **Build an emergency fund step-by-step.** Aim for 3–6 months of expenses, but start small – first one month, then two, then three. Even modest, regular deposits create momentum.
- **Automate your savings.** Use automatic transfers or direct deposit distributions to treat savings like a non-negotiable monthly bill. Consistency matters more than the amount.
- **Pay yourself first.** Prioritize savings and essentials before discretionary spending. This ensures you stay aligned with your goals throughout the year.
- **Reduce high-interest debt.** Paying down expensive credit card balances frees up cash and strengthens your overall financial position.

With the right tools and a clear plan, your financial reset can become a meaningful step toward long-term resilience and security. Contact an H-E-B FCU Partner today at [210-938-7850](tel:210-938-7850) to set up direct deposit or visit hebfcu.org to explore helpful online tools.



Home Equity Smart Strategies for 2026

With home values remaining strong, many homeowners are sitting on increased equity, creating opportunities to strengthen financial stability. *CBS News* reports that about 48 million homeowners have “tappable equity,” meaning they could borrow against the portion of their home value above 20% while maintaining a conservative cushion.

Smart Ways to Use Your Home Equity Funds

- **Value-adding home upgrades:** Energy-efficient improvements, roof replacement, insulation, or essential repairs that increase your home's long-term value.
- **Debt consolidation:** Combine high-interest credit card or personal loan balances into a single, lower-rate monthly payment, which can reduce financial stress and improve cash flow.
- **Emergency or large expenses:** Cover significant one-time expenses – such as medical bills, education costs, or critical home repairs – in a structured, manageable way.

4 Tips for Using Home Equity Wisely

1. **Borrow only what you need** and ensure your repayment plan fits your budget.
2. **Prioritize long-term benefits** over short-term wants to strengthen financial stability.
3. **Review your options with an H-E-B FCU Partner** to choose the loan that aligns with your overall financial goals.
4. **Factor in interest rates and fees** to ensure the loan cost does not outweigh the benefit of borrowing.

With strategic planning and guidance from H-E-B FCU, tapping your home equity can help you reduce financial strain, invest in your home's value and build a stronger foundation for your financial future.

Contact an H-E-B FCU Partner today at [210-938-7850](tel:210-938-7850) to learn more.



H-E-B FCU Annual Meeting

Members of H-E-B FCU are invited to join the Annual Meeting on Tuesday, April 21, 2026, at 3:00 p.m. We will review the credit union's 2025 financial results and announce the outcome of the election of Directors.

Attendance Options

1. **Virtual:** Register on our website under “Annual Meeting.” You will receive a confirmation email followed by participation instructions approximately one week before the meeting.
2. **In Person:** Join us at 4630 N. Loop 1604 W., Suite 101, San Antonio, TX 78249. No registration required.

The Nominating Committee – Gemma Leija, Jose Huerta and Andrew Liang – has filed three nominations for three-year terms:

H-E-B FCU has three vacancies to fill on the Board. The Nominating Committee has filed the following nominations with Mark Lewis, Secretary of the Board:

Name	Position	Term
Michael Mims	H-E-B Retiree	3 Years
Gemma Leija	Top Store Leader	3 Years
Lance Frantum	Top Store Leader	3 Years

With only one nominee per position, no ballot election will be conducted, and no nominations will be accepted from the floor.

Members wishing to nominate additional candidates may do so by petition. Approximately 125 member signatures (1% of membership) are required. Petitions must be submitted by March 7, 2026. To request a petition form, contact our Administrative Offices at [210-938-7850](tel:210-938-7850).

Holiday Closings:

Monday, January 19

Martin Luther King Jr. Day

Monday, February 16

Presidents' Day

Stay Connected:

P.O. Box 782529, San Antonio, TX 78278

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Text [210-938-7850](tel:210-938-7850)

Text Keywords [210-938-7860](tel: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:

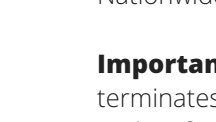
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Lobby: Monday – Friday, 9 a.m. – 5 p.m.

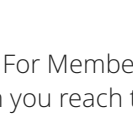
CO-OP[®] Shared Branches

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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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