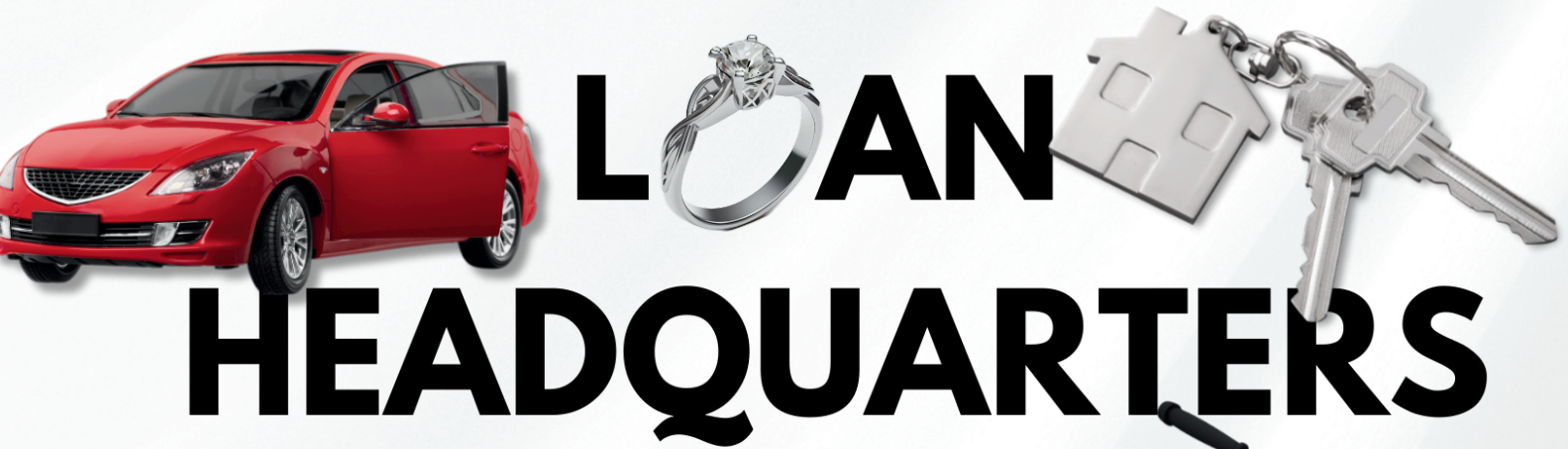


YOUR EXCLUSIVE H-E-B PARTNER



SPRING 2026 AA NEWSLETTER



Start Strong With Your Loan Headquarters

At H-E-B Federal Credit Union, we're here to help you build a stronger financial future. Whether you're planning a vacation, tackling home improvements, consolidating debt, or simply looking for better financial options, your Loan Headquarters is ready to help. Here are just a few ways we can support you:



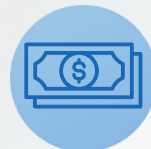
Auto Loans

Enjoy competitive rates and no payments for up to 90 days.*



Mortgage Loans

Whether you're buying a new home or refinancing, our experienced team is here to guide you every step of the way.



Personal Loans

Get the funds you need with a personal loan or line of credit—ideal for vacations, unexpected expenses, or anything in between.

Savings and Checking Accounts



Strengthen your financial foundation and enjoy the full range of benefits that come with H-E-B FCU membership.

Learn more at hebfcu.org or scan the QR codes!



CHECK RATES



ACCEPT OFFER

Shop for your next car with confidence and get pre-approved for stronger negotiating power!

- No payments for **up to 90 days**
- **Competitive rates**
- **Lower your payments** when you refinance your current vehicle



Auto Loan Rates as low as **5.25% APR*** new, used, and refi

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 year¹.



*H-E-B FCU membership is required. Specific rates and terms depend on credit rating, collateral value, amount financed, and other factors. Rates and terms are subject to change without notice, and other restrictions may apply. Maximum loan amounts apply and are subject to change. The 90-day no-payment option is available to qualified Members only; interest will accrue during the deferment period. All loans are subject to credit review and approval. For complete details, contact H-E-B Federal Credit Union.
¹ Source: Datatrac, NCUA, and America's Credit Unions. Rates and fees as of 3/5/2025. 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 review and approval. Maximum loan amounts apply and are subject to change without notice. Visit hebfcu.org for current rates and terms. Federally insured by NCUA. *90-day, no-payment option for qualified Members only. Interest will accrue during the deferment period. Nationwide Mortgage Licensing System #402440



Tips for Teaching Kids About Money and Finances



How an allowance can help kids learn about money.

Giving kids an allowance can be a great way to teach them the value of money. Perhaps that's one reason why so many parents do it. According to a study from T. Rowe Price, about 70 percent of all American kids get an allowance. Here's what you should know.

Separate Allowance from Chores

For starters, don't tie allowances to chores. You want your child to learn that being a part of the family means doing their part to contribute through chores. You don't get paid for emptying the dishwasher, so why should they?

Additional Jobs for Kids

Instead, allowance can be given for additional tasks above and beyond household chores, like:

- Mowing the yard or raking leaves.
- Shoveling walkways and driveways.
- Washing the car.
- Picking up trash in the yard.
- Washing out the trash dumpsters.
- Deep cleaning the bathrooms or the kitchen.
- Clean out the pantry.
- Washing outdoor furniture.
- Doing various organizing projects.

This way, they'll learn that money is tied to work, not just doing the things they're supposed to do.

Have the Money Talk

Now that you are giving allowance, use it to spark up discussions about money. As your child grows older, talk to them about budgeting their allowance. One idea is to:

- Let your teen handle the money you were going to spend on back-to-school clothes and supplies.
- Help them with the process.
- If they run out of money but still want new jeans, they'll need to earn more or adjust their budget.
- Allow them to make mistakes to learn from.

Teach Good Money Habits

Remember that—above all—giving an allowance is a chance to teach money habits that can last.

- Stress the importance of saving some of that money, so the idea of savings is set early in your kid's life.
- Teach basic budgeting skills.
- Take them with you to the store so they understand the cost of everyday items.

Do One Thing: Search for ways to talk about money every day. The more your kids understand, the better off they'll be.

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.



Sign up for E-Statements



Access your statements anytime, anywhere! By enrolling in electronic statements, you'll enjoy faster, more secure access compared to traditional paper statements. Plus, e-Statements are better for the environment and help reduce paper waste. More importantly, when you switch to electronic statements, you'll avoid the fee associated with paper statements while making an eco-friendly choice.

To sign up for e-Statements:

- Login to Online Banking
- Select the e-Notices tab
- Follow the prompts to complete your registration

You'll receive an email or text notification when your statement is ready to view. e-Statements help you stay organized while also supporting environmentally friendly practices.

Haven't signed up for Online Banking yet? With Online Banking, you can view your account history, transfer funds, access Bill Pay, enroll in e-Statements, and more. To enroll, visit the Online Banking Account Login section on our homepage and click "New Users".

Branch Closings

Memorial Day - Monday, May 25, 2026

Juneteenth - Friday, June 19, 2026

Independence Day - Saturday, July 4, 2026

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

Tanya Winfield

Office & Text: 210-524-0846 Cell: 210-663-2762

twinfield@hebfcu.org