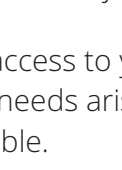


A Message From the CEO



Dear Members,

Staying in control of your finances isn't always easy, especially in today's economy. With everyday costs on the rise, it's more important than ever to make the most of what you earn.

At H-E-B Federal Credit Union, we are proud to be your banking headquarters for e-Statements and loans – providing the tools and support you need along the way. By signing up for e-Statements, you'll get faster, more secure access to your account. You can keep tabs on your money anytime with digital banking, or just text to check your balance when you're on the go. Need to stop a payment? Do it online in just a few clicks and save yourself time.

Direct deposit offers faster, more reliable access to your funds while helping you build consistent saving habits. When borrowing needs arise, we're here with competitive loan options designed to keep your payments manageable.

You can also use our money management tools to track spending, build a budget and stay focused on your financial goals.

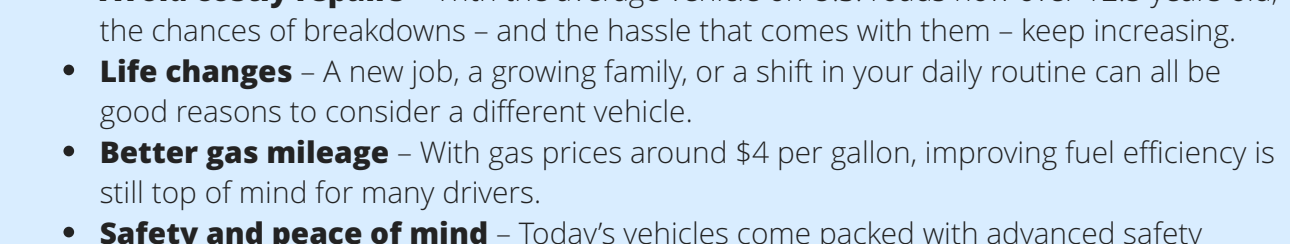
With the right tools – and a trusted financial partner – you can take greater control of your finances and make your money work harder for you.

Thank you for your continued Membership.

Sincerely,

Don R. Ford

President and CEO
H-E-B Federal Credit Union



Top Reasons People Buy New Cars

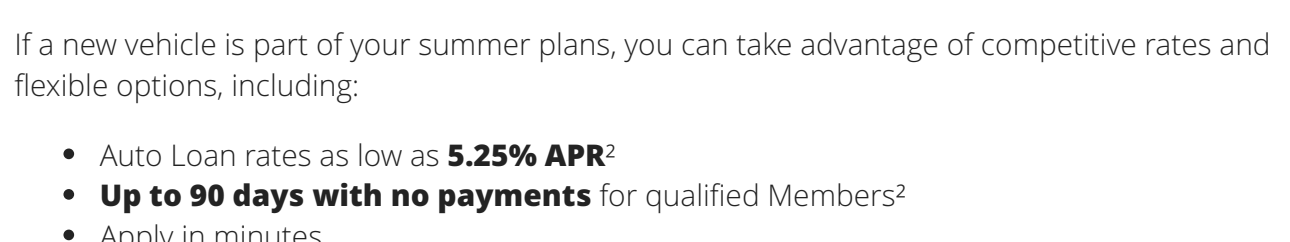
Buying a new car is rarely impulsive – it reflects a meaningful shift in life, priorities or financial readiness. Even in today's market, demand remains strong. **In fact, 39% of U.S. consumers plan to purchase a vehicle, and more than 80% expect to do so within the next 12 months** (Deloitte, 2026).

So, what's driving those decisions?

- **Avoid costly repairs** – With the average vehicle on U.S. roads now over 12.5 years old, the chances of breakdowns – and the hassle that comes with them – keep increasing.
- **Life changes** – A new job, a growing family, or a shift in your daily routine can all be good reasons to consider a different vehicle.
- **Better gas mileage** – With gas prices around \$4 per gallon, improving fuel efficiency is still top of mind for many drivers.
- **Safety and peace of mind** – Today's vehicles come packed with advanced safety features, giving drivers more confidence and reliability on the road.
- **Smarter technology and comfort** – Modern vehicles offer updated tech and more comfort, and for many buyers, those features play a big role in their decision.
- **The big picture** – Most people consider a mix of these factors when deciding if it's time for a new vehicle.

Of course, financial readiness is central to the decision. With average new vehicle prices near \$47,000 (Kelley Blue Book), timing, preparation and the right financing solution matter more than ever.

When the timing is right, having a plan in place makes all the difference. [Apply online](#) or call [210-938-7850](tel:210-938-7850) to get pre-approved and shop with confidence. At H-E-B Federal Credit Union, we're here to help you take the next step – on our terms.



Smart Summer Spending Starts Here

Planning becomes even more important during the summer months. Summer is a way of inviting us to say "yes" – to travel, celebrations and home projects. It's a season full of opportunity, but those moments can add up quickly. In fact, Americans are expected to spend more than \$200 billion on summer travel (U.S. Travel Association), making it one of the highest-spend times of the year.

The good news is that a few thoughtful decisions can help you enjoy the season without financial stress. Nearly 60% of Americans report increased financial pressure during high-spend periods (American Psychological Association), but a simple plan can help you stay focused on what matters most.

Using the right financial tools can make a meaningful difference. With an H-E-B FCU credit card, you can:

- Earn **1.5 uChoose Rewards® points** per \$1¹
- Redeem rewards for cash, travel and more
- Pay no annual, balance transfer, cash advance or foreign transaction fees

If a new vehicle is part of your summer plans, you can take advantage of competitive rates and flexible options, including:

- Auto Loan rates as low as **5.25% APR²**
- **Up to 90 days with no payments** for qualified Members²
- Apply in minutes

For larger expenses, such as home improvements or consolidating higher-rate debt, a Home Equity Loan can provide a practical path forward, with:

- **No closing costs** on qualifying loans³
- Fixed rates and **predictable payments**
- Ideal for projects or **debt consolidation**

As you plan ahead, don't overlook the importance of building a financial cushion. **Nearly one in three Americans lack emergency savings (Bankrate)**, but even small, consistent contributions can create long-term stability and peace of mind.

With H-E-B FCU's Online and Mobile Banking, you can stay connected to your finances wherever you are, giving you the confidence to manage your money with ease. This summer, it's not about spending less – it's about spending wisely. With the right plan and the right financial partner, you can enjoy every moment while staying aligned with your goals.

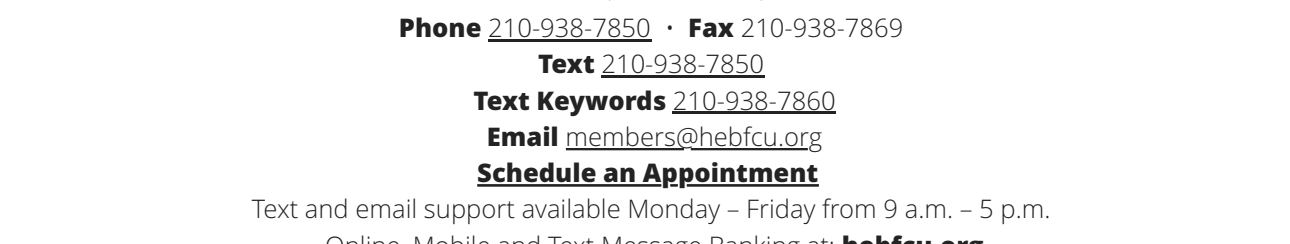
Apply online or call [210-938-7850](tel:210-938-7850) to take the next step.

¹Credit card subject to credit approval. Terms, conditions, and eligibility requirements apply. Rewards program rules are subject to change without notice. ATM withdrawals, balance transfers, cash advances, fees, finance charges, and other non-purchase transactions do not qualify for rewards. Rewards are forfeited if the account is closed prior to redemption. Abuse of the program may result in loss of rewards and card privileges.

²APR = Annual Percentage Rate. Rates and terms are based on creditworthiness and are subject to change without notice. Monthly payment per \$1,000 borrowed will vary based on rate and term. 90-day payment deferral is available for qualified Members; interest accrues during the deferral period. Minimum loan amount may apply.

³Home Equity Loans are available on Texas primary residences only. Property insurance is required; flood insurance may be required. Total applied loan-to-value (CLTV) cannot exceed 80%. Minimum loan amount is typically \$10,000. *No closing costs* applies to qualifying loans under \$100,000; closing costs may be assessed for non-qualifying loans. NMLS #402440.

Membership required. All loans are subject to credit approval. Rates, terms, and conditions are subject to change without notice. Additional restrictions may apply. Federally insured by NCUA.



Need Answers Fast? Just Send a Text.

Life doesn't slow down – and neither should your access to your credit union.

With H-E-B Federal Credit Union's text messaging service, you can stay connected wherever you are, whether you're on the go, at work or relaxing at home. It's a simple, convenient way to get the information you need without waiting on hold.

Text us your questions or requests directly from your mobile device at [210-938-7850](tel:210-938-7850), and a representative will respond during regular business hours. The answers you need are just a text away. You can ask about:

- Deposits and payments
- Digital banking services
- Debit and credit cards
- Loan information and rates

Quick Answers, Anytime

For fast, automated responses, you can also text keywords to [210-938-7860](tel:210-938-7860) to receive immediate information. Common keywords include:

- ATM – Find nearby surcharge-free ATMs
- Loan Rates – View current loan rates
- Mobile App – Get a link to download our mobile app
- Shared Branch – Locate shared branches nationwide
- Routing Number – Access our routing number

Easy to Use

To make things even simpler, save [210-938-7850](tel:210-938-7850) in your contacts for quick access anytime you need us.

Text messaging is a free service available to all Members with a mobile device, making it easy to stay informed and in control of your finances – wherever life takes you.

If you haven't tried text messaging with H-E-B FCU, now is a great time to start. It's one more way we're making it easier to connect, get answers and manage your finances with confidence.

Text messaging service is available to Members with a mobile device. Message and data rates may apply from your wireless carrier. Responses are provided during credit union business hours.

Holiday Closings:

Monday, May 25
Memorial Day

Friday, June 19
Juneteenth

Saturday, July 4
Independence Day

Stay Connected:

P.O. Box 782529, San Antonio, TX 78278
Phone [210-938-7850](tel:210-938-7850) • **Fax** 210-938-7869

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

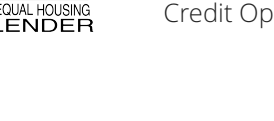
Text Keywords [210-938-7860](tel:210-938-7860)
Email members@hebfcu.org

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:

4630 N. Loop 1604 W., Suite 101, San Antonio, TX 78249
Lobby: Monday – Friday, 9 a.m. – 5 p.m.

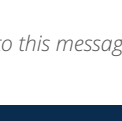
CO-OP® Shared Branches

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.

[View in Browser](#)

Do not reply to this message.