SUMMER 2026 AA NEWSLETTER

Soak Up Your Summer Savings with H-E-B Federal Credit Union

We believe summer is the perfect time to build momentum for a better financial future. Whether you're saving for something special, managing debt, or planning for the future, we're here to help you save.

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 year. Let us help you get more from your money because when you bank where you belong, every dollar works harder. Visit **hebfcu.org** or call us at **210-938-7850** to learn more.

H-E-B FCU Savings Options Made For You

Membership Savings – Start strong with just $25 and earn dividends while enjoying online and mobile banking and free ATM access at most Frost and H-E-B store locations. Visit hebfcu.org to find a free ATM near you.

Holiday & Vacation Savings – Planning a getaway? Save ahead with this account designed for seasonal expenses.

H-E-Buddy Savers Club – A cool way for kids to learn money skills and earn dividends.

Money Market Accounts – Enjoy higher yields and easy access—perfect for growing summer funds.

Term Share Certificates – Lock in fixed rates for guaranteed growth all year long.

Start saving more and enjoy your summer! Visit **hebfcu.org** to learn more.

Earn 4.00% APY for 6-18 Months

FLEX SHARE CERTIFICATE

Don't miss this chance to boost your savings with one of the best rates available. Whether you have short-term goals or aim to maximize returns, our Flex Share Certificate is the perfect choice.

Competitive Rate: Earn an outstanding 4.00% APY, surpassing traditional savings accounts

Short-Term Commitment: Enjoy high returns from 6-18 months, ensuring flexibility and quick access to your funds

Secure Investment: Your funds are federally insured up to $500,000* by the NCUA

Ready to start?
Open your Flex Share Certificate today! **Call or text us Monday – Friday at 210-938-7850.**

**The 6–18 Month Flex Share Certificate requires a $10,000 minimum total deposit relationship to open and maintain; if the balance falls below $10,000, the promotional rate no longer applies. Offer valid on new Flex Share Certificate accounts only. The 4.00% APY applies only to the amount deposited at account opening; additional deposits are not permitted. Promotional rate available for certificates opened January 28–July 31 2026; early withdrawal penalties may apply. Rates and terms are subject to change without notice, and membership eligibility is required. Deposits are insured up to $500,000, including federal insurance by the NCUA up to $250,000 and additional coverage by ESI up to $250,000. For current rates or details, contact an H-E-B FCU Partner or call 210-938-7850.*

UPCOMING HOLIDAY CLOSINGS

Sept 7 — Monday, Sept. 7 LABOR DAY

Oct 12 — Monday, Oct. 12 COLUMBUS DAY

To order supplies from the Credit Union or for assistance, contact:

Tanya Winfield
Office & Text: 210-524-0846 Email: TWinfield@hebfcu.org
Cell: 210-663-2762

Simple Ways to Automate Your Savings

Steps for boosting your savings using automation

Automating your savings is not only smart, it's also a great way to provide a financial safety net and build wealth. Here are some ways to automate your savings so that you're in the best possible position financially.

Split it Up

One way to automate your savings is to take advantage of something called a "split deposit." As the name suggests, this means:

- When you are paid via direct deposit, your check is split into two
- One part of your check goes into a checking account
- The other part goes into your savings account

This is the old "set it and forget it" method. When you are automatically saving, you don't have to worry about manually doing it during the month.

Auto Transfers

Another way to automate your savings is to set up auto transfers from your checking account into your savings account. This is the same as a split check; you would usually only use this method if your employer doesn't offer the split check option. Here's how to do it:

- Log in to your bank or credit union's online mobile banking site
- Set up a date to transfer funds
- Specify the amount to transfer

Your money will automatically transfer from your checking to your savings each month.

Use Your 401(k)

If your company offers a 401(k), make sure you are using it. That means asking your employer to withhold a certain amount of pre-tax money to be deposited into your 401(k) plan every month.

Do One Thing: Set up either a split check or an auto transfer so that you never have to worry about saving enough each month.

APPLY FOR A LOW-RATE LOAN TODAY!

Learn More

WE'RE THE EXCLUSIVE LOAN HEADQUARTERS FOR H-E-B PARTNERS, SENIOR PARTNERS AND YOUR FAMILIES.

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.
**90-day, no-payment option for qualified members only. Interest will accrue during the deferment period.*
H-E-B FCU has partnered with SavvyMoney, a third-party provider, to bring you this valuable service. You must accept Terms of Service and Privacy Policy for Credit Score service.

Make Every Summer Purchase More Rewarding

Summer is full of opportunities to make memories. From vacations and road trips to dining out and family activities. Using the right credit card can help you get more value from your everyday purchases.

With an H-E-B FCU Platinum Rewards Mastercard, you can earn 1.5 uChoose Rewards points for every $1 spent on qualifying purchases. As your points add up, you can redeem them for cash back, travel, gift cards, merchandise, and more.

Plus, you'll enjoy no annual fee, no balance transfer fee, no cash advance fee, and no foreign transaction fees, helping you keep more money in your pocket while you enjoy the season.

Whether you're planning a getaway or simply making the most of summer close to home, an H-E-B FCU Platinum Rewards credit card can help make every purchase more rewarding.

Visit hebfcu.org to learn more about our credit card options.