H-E-B Federal Credit Union

A Message From the CEO

Dear Members,

In today's financial environment, many families are looking for ways to save more, reduce debt, and manage their money with greater confidence. Rising costs, changing market conditions, and everyday expenses can make financial planning feel challenging, but small steps can make a meaningful difference.

At H-E-B Federal Credit Union, our mission is to help H-E-B Partners, Senior Partners, and their families make smart financial decisions at every stage of life. Whether you are building emergency savings, paying down debt, buying a car or home, transferring money to family, or looking for safe ways to grow your money, we are here to help.

In this newsletter, you will find practical tips on safe ways to save in a volatile market, simple ways to reduce debt, tips to avoid scams, and how to transfer money safely and conveniently. You will also learn more about H-E-B FCU products and digital tools designed to help you stay on track, including Savings Accounts, Money Market Accounts, Flex Share Certificates, Online and Mobile Banking, Personal Loans, Debt Consolidation Loans, and Home Equity Loans.

No matter where you are in your financial journey, you do not have to take the next step alone. Our team is here to provide guidance, answer questions, and help you find solutions that fit your goals. Thank you for your continued membership and trust in H-E-B Federal Credit Union. We are proud to serve you and your family.

Sincerely,

Don R. Ford

President and CEO
H-E-B Federal Credit Union

Safe Ways to Save in a Volatile Market

Saving money can feel difficult, but small steps can make a big difference. According to the Federal Reserve, **only 63% of adults could cover a $400 emergency expense** using cash or its equivalent. Bankrate also reports that 58% of U.S. adults have the same amount of emergency savings or less than they had a year ago.

Here are some tips for saving in a volatile market:

- **Start with emergency savings:** An emergency fund helps cover unexpected expenses like car repairs, medical bills, or home repairs. Start small by setting aside $10, $20, or $25 per paycheck in your H-E-B FCU Savings Account.
- **Make saving automatic:** Saving just $20 every other week adds up to $520 in one year, plus interest. Use H-E-B FCU Online or Mobile Banking to set up automatic transfers and make saving easier.
- **Save for specific goals:** H-E-B FCU Holiday and Vacation Savings Accounts can help you prepare for annual expenses without relying on credit cards or last-minute borrowing.
- **Earn more on money you do not need right away:** The H-E-B FCU Flex Share Certificate offers a safe way to grow your savings with flexible terms from 6 to 18 months and a competitive 4.00% APY fixed rate.*
- **Keep funds accessible:** For Members who want to earn dividends while keeping money available, an H-E-B FCU Money Market Account may be a smart option.

No matter where you are in your savings journey, H-E-B FCU is here to help you start small, stay consistent, and save safely.

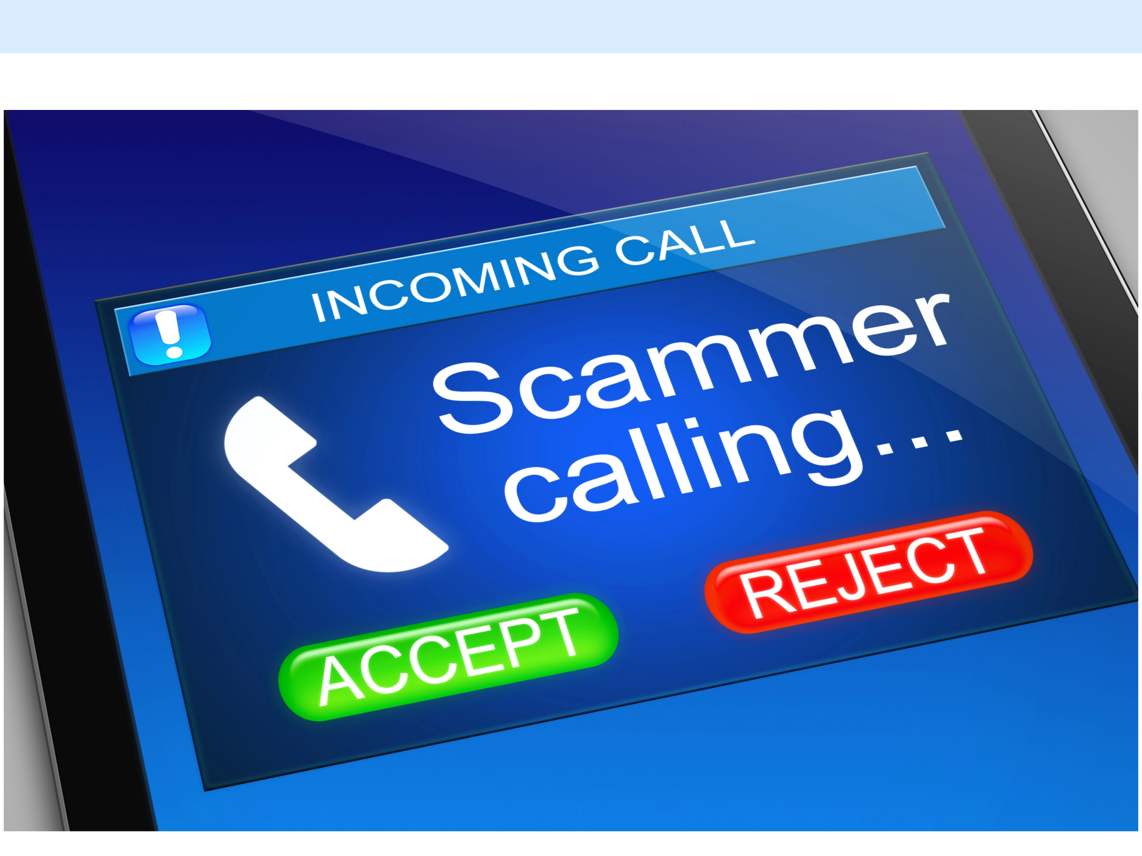
Call **210-938-7850** or visit **HEBFCU.org** to learn more.

Open A Share Certificate Today

**APY = Annual Percentage Yield. The 6–18 Month Flex Share Certificate requires a $10,000 minimum total deposit relationship to open and maintain; if the total deposit relationship falls below $10,000, the promotional rate will no longer apply. 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. The 4.00% APY Flex Share Certificate expires September 1, 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.*

Sources: Federal Reserve, Economic Well-Being of U.S. Households in 2025; Bankrate, 2026 Annual Emergency Savings Report.

Membership eligibility required. Rates, terms, and conditions are subject to change. Federally insured by NCUA. Additional coverage provided by ESI.



Scammers Are Getting Smarter in 2026

Scams continue to rise, and fraudsters are using text messages, emails, phone calls, social media, fake websites, and even artificial intelligence to trick consumers into sharing personal information or sending money.

According to the Federal Trade Commission, consumers reported losing about **$16 billion to fraud in 2025**, the highest amount on record. Imposter scams were the most reported fraud category, with losses reaching **$3.5 billion**. Social media also remains a major risk, with nearly **30% of people who lost money to a scam in 2025** saying it started on social media.

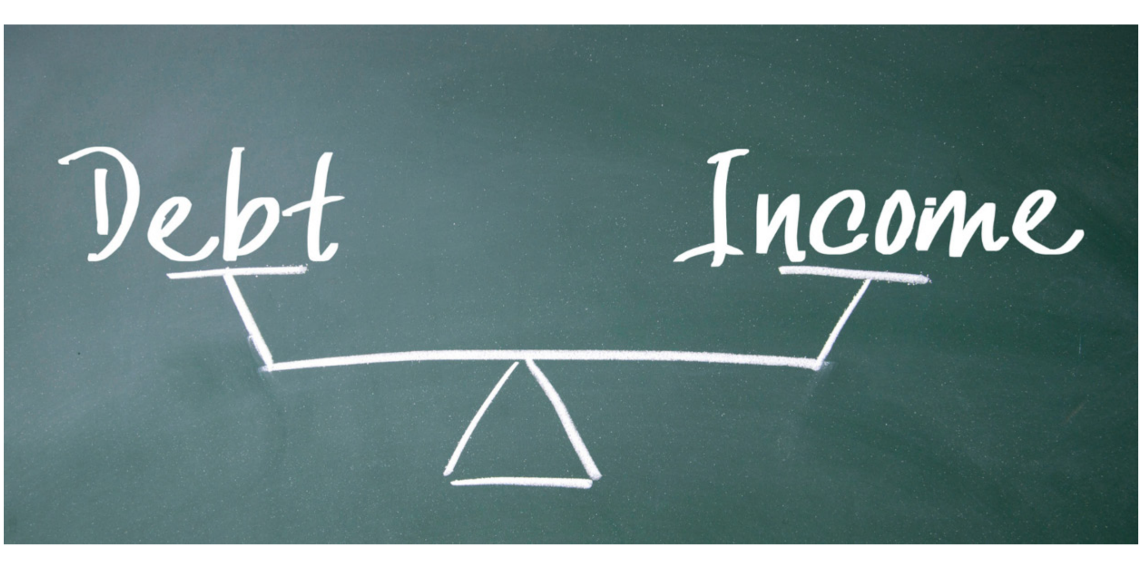
Common scams include fake bank or credit union messages, delivery alerts, government impersonators, online shopping scams, romance scams, job scams, investment scams, and AI voice scams that may sound like someone you know.

To help protect yourself:

- Pause before responding to urgent messages
- Do not click suspicious links in texts, emails, or social media messages
- Never share your Online Banking username, password, PIN, secure access code, or card information
- Contact companies directly using a trusted phone number or website
- Call us directly at **210-938-7850** if you are suspicious of an email, text, or call claiming to be from H-E-B FCU
- Be cautious of payment requests by gift card, wire transfer, cryptocurrency, or payment apps
- Set up account alerts and review your accounts regularly
- Use H-E-B FCU's Online or Mobile banking and check your credit score
- Create strong passwords and use multi-factor authentication when available
- Limit what you share on social media

If you believe your H-E-B FCU account, debit card, credit card, or personal information may be at risk, contact H-E-B Federal Credit Union right away at **210-938-7850**.

Sources: Federal Trade Commission and FBI Internet Crime Complaint Center.



Five Ways to Reduce Debt

Debt can add up quickly, but a simple plan can help you take control. According to the Federal Reserve Bank of New York, U.S. household debt reached **$18.8 trillion** in early 2026. Bankrate also reports that **29% of adults have more credit card debt than emergency savings**.

Here are five ways to start reducing debt:

1. **Know what you owe.** List your balances, interest rates, minimum payments, and due dates so you can see the full picture.
2. **Pay more than the minimum.** Even a small extra payment each month can help reduce interest and pay debt down faster.
3. **Choose a way to pay.** Two popular strategies are the **snowball method** and the **avalanche method**. With the snowball method, you pay off your smallest balance first to build momentum. With the avalanche method, you focus on the highest-interest debt first to save more on interest.
4. **Consider consolidating debt.** An H-E-B FCU Personal Loan, Debt Consolidation Loan, or Home Equity Loan may help combine multiple payments into one manageable monthly payment.
5. **Avoid adding new debt.** Build a small emergency fund to help cover unexpected expenses. Experts generally recommend saving three to six months' worth of essential living expenses, but starting with even $10, $20, or $25 per paycheck can help you build momentum over time.

Reducing debt takes time, but every step matters. H-E-B Federal Credit Union is here to help Members review options and find financial solutions that fit their goals.

Call **210-938-7850** or visit **HEBFCU.org** to learn more.

Sources: Federal Reserve Bank of New York, Bankrate, Consumer Financial Protection Bureau.

Membership eligibility required. Loans are subject to credit approval. Rates, terms, and conditions are subject to change.

Check Our Loan Rates

Transferring Money Safely and Conveniently

Digital transfers make it easy to send money to family, friends, or others, move funds between accounts, and manage everyday expenses.

Electronic payments continue to grow. Nacha.org reported that the ACH Network processed **35.2 billion payments valued at $93 trillion in 2025**, while Zelle® reported more than **$1.2 trillion sent in 2025**.

While transfers are convenient, it is important to send money safely. Always double-check the recipient's information, confirm the amount, and only send money to people or businesses you know and trust. Consumer protection agencies warn that sending money through payment apps can be similar to paying with cash; once the payment is made, it cannot be retracted.

H-E-B FCU Members can use Online and Mobile Banking to transfer funds between accounts, move money into savings, and stay connected to their finances.

Call **210-938-7850** or visit **HEBFCU.org** to learn more.

Membership eligibility required. Transfer options, limits, processing times, and availability may vary.

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Online, Mobile and Text Message Banking at: **hebfcu.org**
Mobile app available in the App Store® and Google Play™

Download on the App Store
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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.

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