



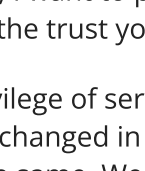
Federal Credit Union

MoneyMatters

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A Message From the CEO



Dear Members,

With the holiday season just around the corner, I want to personally thank you for being a Member of H-E-B Federal Credit Union and for the trust you place in us.

For more than sixty years, we have had the privilege of serving H-E-B Partners, Senior Partners, and their families. While banking has changed in many ways over the years, our commitment to our Members has remained the same. We are here to make saving and managing your money easier, provide personal service when you need it, and support you through every stage of your financial journey.

Throughout 2026, we continued investing in technology, services, and resources designed to make banking easier and more convenient, while preserving the personal connection and service that make H-E-B FCU special.

I hope this edition of Money Matters offers helpful ideas for saving, spending wisely, planning holiday travel, teaching children good financial habits, and helping you prepare for the year ahead.

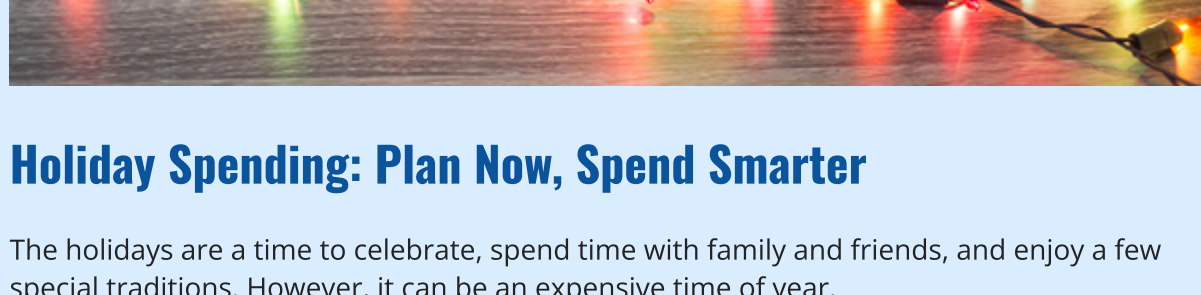
We look forward to continuing to serve you and your family with the care and personal attention you have come to expect from H-E-B FCU – and to helping you finish the year financially strong.

Thank you for your Membership, your trust, and your continued confidence in H-E-B FCU.

Sincerely,

Don R. Ford

President and CEO
H-E-B Federal Credit Union



Holiday Spending: Plan Now, Spend Smarter

The holidays are a time to celebrate, spend time with family and friends, and enjoy a few special traditions. However, it can be an expensive time of year.

Holiday spending is expected to remain strong in 2026. More than half of consumers plan to spend over \$500 on gifts, while 33% expect to spend \$1,000 or more. Many shoppers are also planning ahead, with **68% saying they shop early to avoid delays** and 57% looking for holiday deals throughout the year.

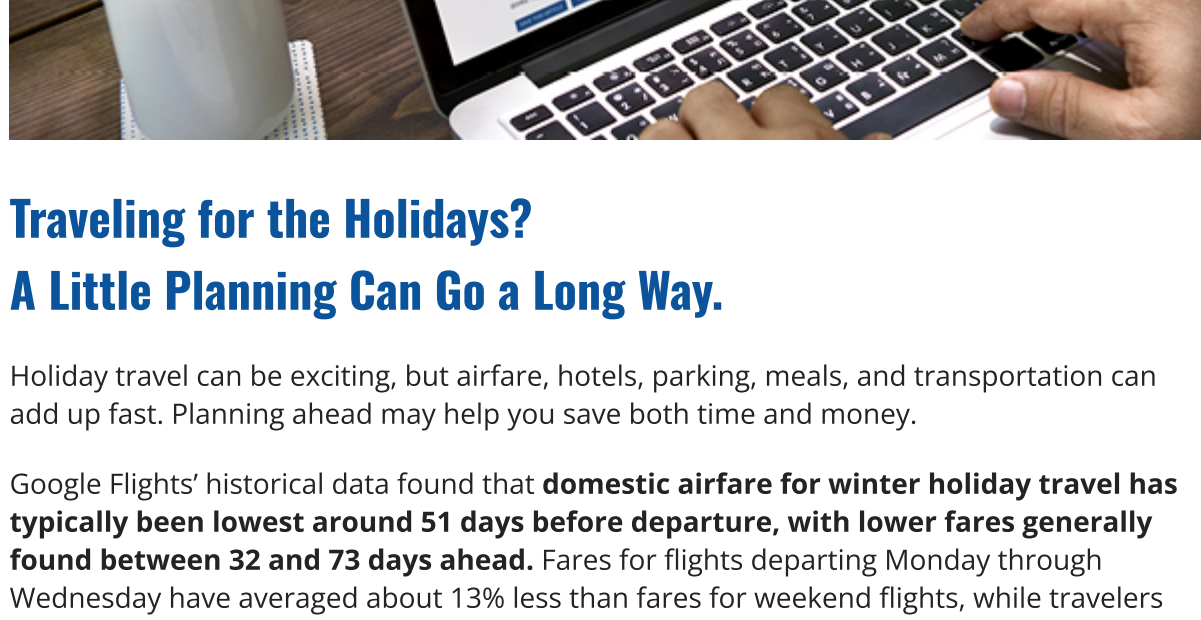
A Few Ways to Save

- **Set a holiday budget.** Include gifts, food, travel, entertainment, and those little extras that can add up quickly.
- **Shop early.** Giving yourself more time makes it easier to compare prices and take advantage of sales.
- **Keep track of what you spend.** A simple list can help you stay within your budget.
- **Save before you spend.** Even \$50 per paycheck can add up quickly.
- **Remember, meaningful doesn't have to mean expensive.** Sometimes the most memorable gifts are the most personal ones.

Start saving for the holidays and other special occasions with H-E-B FCU. Visit hebfcu.org or call or text **210-938-7850**.

Sources: Basis, 2026 Holiday Shopping and Advertising Trends Report; Zeta Global, 2026 Holiday Shopping Trends.

H-E-B FCU does not charge for its texting service; however, message and data rates may apply from your mobile service provider.



Traveling for the Holidays? A Little Planning Can Go a Long Way.

Holiday travel can be exciting, but airfare, hotels, parking, meals, and transportation can add up fast. Planning ahead may help you save both time and money.

Google Flights' historical data found that **domestic airfare for winter holiday travel has typically been lowest around 51 days before departure, with lower fares generally found between 32 and 73 days ahead.** Fares for flights departing Monday through Wednesday have averaged about 13% less than fares for weekend flights, while travelers willing to take a connecting flight have saved about 22% on average compared with nonstop flights.

Before You Book

- Compare a few different travel dates
- Look at the total cost, not just the airfare
- Remember to include baggage, parking, transportation and hotel fees
- Set airfare and hotel price alerts
- Start setting aside money for travel expenses as early as possible

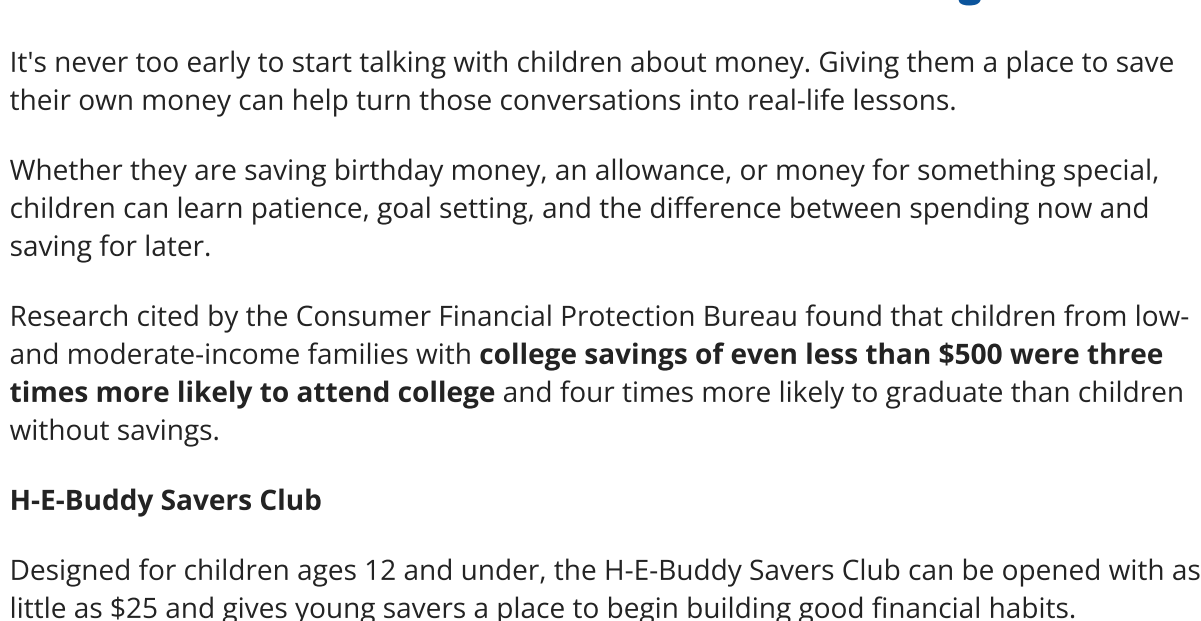
A little flexibility and planning can make your holiday trip easier on your budget.

Need a little extra flexibility for your next getaway? Explore H-E-B FCU Personal Loan options at hebfcu.org or call **210-938-7850.**

Explore Personal Loans

Source: Google Flights, 2025 Holiday Travel Trends and Tips

Membership eligibility required. All loans are subject to credit approval. Actual rates and terms are based on creditworthiness. Rates, terms and programs are subject to change without notice. Other restrictions may apply.



Now's a Great Time to Teach Children Good Saving Habits

It's never too early to start talking with children about money. Giving them a place to save their own money can help turn those conversations into real-life lessons.

Whether they are saving birthday money, an allowance, or money for something special, children can learn patience, goal setting, and the difference between spending now and saving for later.

Research cited by the Consumer Financial Protection Bureau found that children from low- and moderate-income families with **college savings of even less than \$500 were three times more likely to attend college** and four times more likely to graduate than children without savings.

H-E-Buddy Savers Club

Designed for children ages 12 and under, the H-E-Buddy Savers Club can be opened with as little as \$25 and gives young savers a place to begin building good financial habits.

For children over age 12, an H-E-B FCU Membership Savings Account can also be opened with little as \$25 and provides the foundation for H-E-B FCU Membership.

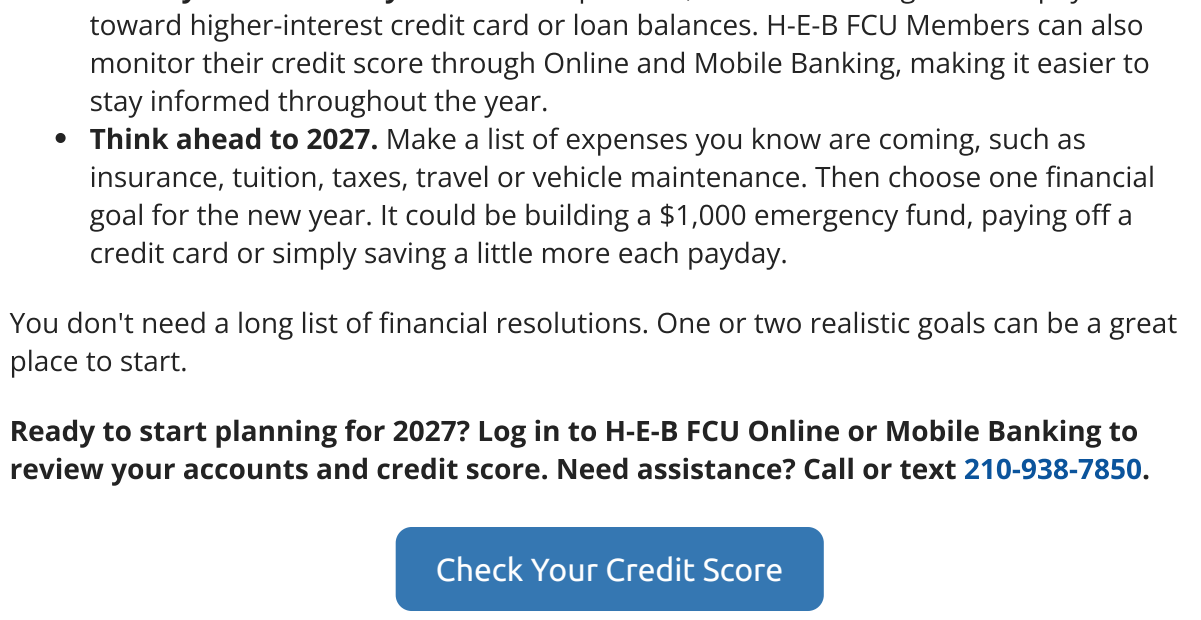
Make saving fun by helping your child set a goal, track their progress, and celebrate when they reach it.

Visit hebfcu.org or call **210-938-7850** to learn more.

Open an H-E-Buddy Savers Account

Sources: Consumer Financial Protection Bureau; H-E-B Federal Credit Union Savings Account Options.

Membership eligibility required. H-E-Buddy Savers Club is available for children ages 12 and under. A minimum deposit of \$25 is required to open the account. Rates, terms and product availability are subject to change without notice.



3 Ways to Finish the Year Strong Financially

Before the calendar turns to 2027, take a few minutes to check in on your finances. You don't have to make big changes. A few small steps now can help you feel more prepared for the year ahead.

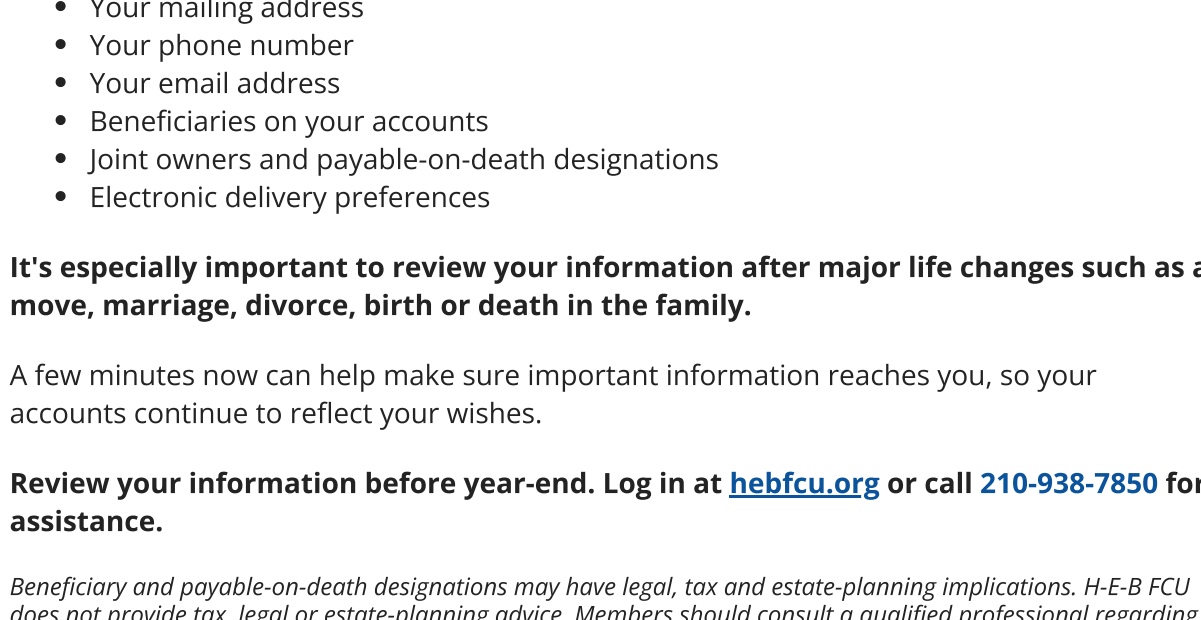
- **Take a fresh look at your spending and saving.** Review where your money has been going and look for expenses you may be able to reduce. Subscriptions, memberships and everyday purchases can add up quickly. Consider putting some of those savings toward your emergency fund or another financial goal.
- **Check your debt and your credit.** If possible, consider making an extra payment toward higher-interest credit card or loan balances. H-E-B FCU Members can also monitor their credit score through Online and Mobile Banking, making it easier to stay informed throughout the year.
- **Think ahead to 2027.** Make a list of expenses you know are coming, such as insurance, tuition, taxes, travel or vehicle maintenance. Then choose one financial goal for the new year. It could be building a \$1,000 emergency fund, paying off a credit card or simply saving a little more each payday.

You don't need a long list of financial resolutions. One or two realistic goals can be a great place to start.

Ready to start planning for 2027? Log in to H-E-B FCU Online or Mobile Banking to review your accounts and credit score. Need assistance? Call or text **210-938-7850.**

Check Your Credit Score

H-E-B FCU has partnered with SavvyMoney®, a third-party provider, to provide Credit Score services. Members must accept the applicable Terms of Service and Privacy Policy to use the service. H-E-B FCU does not charge for its texting service; however, message and data rates may apply from your mobile service provider.



A Quick Year-End Reminder: Is Your Information Up to Date?

Now is the time to make sure H-E-B FCU has your most current information. A quick year-end review can help us stay connected and help ensure important financial and tax documents reach you without unnecessary delays.

Top items to review:

- Your mailing address
- Your phone number
- Your email address
- Beneficiaries on your accounts
- Joint owners and payable-on-death designations
- Electronic delivery preferences

It's especially important to review your information after major life changes such as a move, marriage, divorce, birth or death in the family.

A few minutes now can help make sure important information reaches you, so your accounts continue to reflect your wishes.

Review your information before year-end. Log in at hebfcu.org or call **210-938-7850 for assistance.**

Beneficiary and payable-on-death designations may have legal, tax and estate-planning implications. H-E-B FCU does not provide tax, legal or estate-planning advice. Members should consult a qualified professional regarding their individual circumstances.

Here for You Today, Tomorrow and Always

As another year comes to a close, thank you for choosing H-E-B Federal Credit Union.

We are proud to serve H-E-B Partners and their families and look forward to helping you save, borrow, plan, and reach your financial goals in 2027.

Visit: hebfcu.org
Call or Text: **210-938-7850**

Membership eligibility required. Products and services are subject to applicable terms, conditions, qualifications and restrictions. Fees may apply. Rates, terms and product availability are subject to change without notice.
H-E-B FCU does not charge for its texting service; however, message and data rates may apply from your mobile service provider.

Federally insured by NCUA.

Holiday Closings:

Wednesday, November 11
Veterans Day

Thursday, November 26
Thanksgiving Day

Thursday, December 24 – close at 2 p.m.
Christmas Eve

Friday, December 25
Christmas Day

Thursday, December 31 – close at 2 p.m.
New Year's Eve

Friday, January 1
New Year's Day

Stay Connected:

P.O. Box 782529, San Antonio, TX 78278
Phone **210-938-7850** • **Fax** 210-938-7869
Text **210-938-7850**

Text Keywords 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](https://hebfcu.org/privacy) or we will mail you a free copy upon request if you call us at **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](#)

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