

BETTER BANKING BEGINS HERE



Federal Credit Union



Better Banking Begins Here with H-E-B FCU!

- 1 Free Credit Score Monitoring** - Check your credit score anytime, anywhere from your phone or computer. Stay on top of your financial health with no impact to your credit score.
- 2 GrooveCar Auto Research Service** - Find and finance your next vehicle with exclusive H-E-B FCU loan rates and shop from top dealerships - all in one place!
- 3 Lower Loan Rates** - Whether it's an auto loan, personal loan, or home equity loan, you'll get a low rate designed to save you money.
- 4 Higher Share Certificate Rates** - Earn more with our competitive rates on savings and certificate accounts. Watch your money grow faster at H-E-B FCU!

Visit hebfcu.org, call or text us **Monday - Friday at (210) 938-7850** to learn more.

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. 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 services.

PAY OFF HIGH-INTEREST DEBT WITH AN HOME EQUITY LOAN

Apply today for competitive rates and flexible terms.

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

Carmen Zamora
Office & Text: (210) 938-7851

CZamora@hebfcu.org
Cell: (210) 663-2762

We do business in accordance with the
Federal Fair Housing Law and the Equal
Credit Opportunity Act.
Federally Insured by NCUA

Nationwide Mortgage Licensing System #402440





Tips to help you budget for your pets needs.

Pets are amazing, there's no doubt about that. However, there's also little doubt that caring for them can be expensive. According to one report, the cost of veterinarian services jumped 6 percent year over year. Thankfully, there are ways to keep pet-related medical costs down. Here are some things to try.

Think Prevention First

The best way to keep your dog or cat healthy and avoid expensive vet bills is to maintain regular vet visits. A regular check-up can catch issues early, while they're still not a big problem. The smaller the problem, the cheaper the bill. A good rule of thumb is based on age. If your dog or cat is younger than eight, you can take them to the vet once per year. If they are older, you should take them twice per year.

Stay Current

Speaking of regular maintenance, be sure to keep your pet up to date on their vaccinations. You should also distribute medicine that prevents major illnesses, like heartworms or infections from ticks.

Manage Weight

Ask your vet about the proper amount of food for your pet. A pet's weight is a big factor in their overall health. Even just a few extra pounds on animals can lead to problems down the road, from hip issues to internal organ failures.

Do One Thing: Keep up with vaccinations and medicines to help keep vet bills low. You may want to look into pet health insurance to manage costs.

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.

Lower Your Car Payments

Refinancing with H-E-B FCU could lower your interest rate, reduce your monthly payment, and shorten your loan term. Helping you save money!



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. Length of deferral period will vary based on creditworthiness of applicant. *Deferring the first payment extends the term of your loan. Interest will accrue on the unpaid balance during the deferral period. Loans subject to credit approval. Maximum loan amounts apply and are subject to change without notice. Advertised rates as of January 3, 2025. Federally insured by NCUA.

HOLIDAY CLOSINGS

May
26

MEMORIAL DAY
Monday, May 26

June
19

JUNETEENTH NID
Thursday, June 19

July
4

INDEPENDENCE DAY
Friday, July 4