

MONEYMATTERS

Winter 2026

New Year. New Ride. Low Rates. 🚗 🌟

New and Used Auto Rates as Low as 4.25% APR*

A new year is the perfect time for a fresh start. While others are waiting for "someday," smart shoppers know early in the year is an ideal time to upgrade their vehicle. With HFCU's low-rate auto loans, getting behind the wheel of something new (or new to you) has never been easier.

Even better, we've expanded vehicle eligibility, giving you more freedom to shop confidently. Whether you're looking for a dependable high-mileage gas vehicle or a diesel built for the long haul, you now have more choices with the same great rate for both new and used vehicles.

Why Start the Year with an HFCU Auto Loan:

- **Low Rates That Go the Distance** – New and used auto loans starting at 4.25% APR*
- **Expanded Vehicle Eligibility** – Financing available for higher mileage vehicles
- **Flexible Terms** – Payment options that fit your budget
- **Fast Pre-Approval** – Know your buying power before you shop
- **Member-First Lending** – Clear terms, no hidden fees
- **Refinancing Options** – You may be able to lower your rate and save even more

Start the year strong. Apply for an HFCU auto loan today and drive into the new year with confidence.

eVIP Check & Protection Products – New Year Refresh

You're already starting the year ahead with HFCU's eVIP (electronic vehicle instant purchase) check. With an eVIP check, you're pre-approved up to a set amount—giving you the negotiating power of a cash

buyer. Focus on the true invoice price and secure the best deal, without dealership financing pressure. Simply print your check and use it when you're ready to purchase.¹

For added peace of mind in the year ahead, HFCU's **Protection Products** help extend the life of your vehicle and reduce the cost of unexpected repairs. Coverage options include Vehicle Service Contracts, GAP Plus, Debt Cancellation Protection, and Tire, Wheel, Windshield, Dent & Door Protection.²

Don't wait to make your move. Apply for your auto loan today! Start your application by scanning or clicking the QR code on the right, by calling us at 281-243-0500, or toll-free at 1-(866)-OUR-HFCU (687-4328). Our Electronic Lending Team hours are Monday-Friday 9:00 a.m.-5:00 p.m. CT and Saturday 9:00 a.m.-2:00 p.m. CT.

*APR is Annual Percentage Rate. Loans subject to credit approval. Rates for approved loans are based on the applicant's creditworthiness. Stated "rates as low as" apply to well-qualified applicants. Loan term, loan to value (LTV) and/or down payment, for example, may vary based upon your credit history. Current rates are effective January 1, 2025 through January 31, 2025. Terms and conditions may apply, and rates are subject to change without notice. Talk to a loan officer for details. Loan terms 72-84 months require a \$20,000 minimum loan amount. Payment examples: 60 monthly payments of approximately \$18.85 per \$1,000 borrowed at 4.95% APR. For deferred payment option, interest accrues from disbursement date and through any deferral period. Credit Union membership is required before utilizing any product and/or service by establishing a savings account with \$5. Applicant must meet membership eligibility requirements. HFCU is an Equal Credit Opportunity Lender. Other restrictions may apply.

¹eVIP program subject to certain credit criteria. Available at participating dealerships within the greater Houston, TX and Greenville, SC areas. May be used for the purchase of new or used automobiles, trucks or SUVs. May not be used for sales between private parties or to purchase reconditioned, salvaged, or auctioned vehicles. Other restrictions may apply. See Credit Union for additional terms and conditions.

²GAP/Extended Warranty/Multi-Shield Protection: See Credit Union for terms and conditions. Not NCUA insured.



Scan or Click
to Apply Today!



**BENEFITS
VALUED AT \$89 A
MONTH ARE YOURS
FOR THE COST
OF A CUP OF
COFFEE!***



Credit Score & File Monitoring

Stay Informed. Stay in Control. With 360 Secure Checking.

- IDProtect® Identity Theft Monitoring and Resolution Service
- Cellular Telephone Protection
- Telehealth—Zero Copay
- Roadside Assistance Service
- Fuel Savings
- RideShare Protection
- Travel and Leisure Discounts

Your credit plays a major role in your financial life, and keeping an eye on it shouldn't be complicated. With 360 Secure Checking, you get easy access to your credit score and ongoing credit file monitoring, helping you stay aware of changes and spot potential issues early.

For just \$6 a month, 360 Secure Checking goes beyond everyday banking by giving you the tools to better understand and protect your credit. You can monitor activity on your credit file, track your score over time, and feel confident knowing you have added support if something doesn't look right.

And that's just the beginning. Your 360 Secure Checking account also includes a suite of valuable

benefits designed to support your lifestyle, including fuel savings, cell phone protection, \$0 copay telehealth, travel and leisure discounts, and more, all at no additional cost.

Take a proactive approach to your financial well-being with 360 Secure Checking.

[Learn more about 360 Secure Checking and apply today.](#)

*HFCU 360 Secure Checking has a monthly service charge of \$6. Estimated value is based on approximate monthly costs or savings for similar marketplace benefits and are subject to change. Benefits and features may vary and may not necessarily reflect the exact features offered through 360 Secure Checking. No cash value is implied with the use of this account or any of its features.



Scan or Click
To Learn More and
Apply Today!





Scan or Click
to View Rates or
Apply Today!



Fund Your Goals This Year 🏠💰

New Year Goals? Your Home's Equity Can Help Make Them Happen.

The new year brings fresh goals for home projects, debt payoff, travel plans, or simply more financial breathing room. Instead of relying on high-interest credit cards, consider using the value you've already built in your home.

With an **HFCU Home Equity Loan or Cash-Out Refinance**, you can turn your home's equity into flexible, affordable cash—helping you start the year prepared and in control.

Why a Loan with HFCU Mortgage Makes Sense:

- **Lower Fixed Rates Than Most Variable Rate Credit Cards**
- **Flexible Terms for a Comfy Payment**
- **Fast Access to Cash Before the Holidays Hit**
- **Low Closing Costs & No Surprise Fees**
- **Use It for Anything** — gifts, travel, home repairs, debt payoff

Start the year feeling confident, organized, and ready for what's next. Apply today or schedule an appointment with **HFCU Mortgage** to explore the option that best fits your goals.

HFCU Mortgage is ready and available to assist you! **Our Mortgage Lending Team is available by appointment Monday-Friday 9:00 a.m.-5:00 p.m. CT.** Start your application process by scanning or clicking the QR code above, or you can also speak with one of our representatives by phone at (281) 243-0500, or toll-free at 1 (866) 687-4328 to discuss the option that works best for you and your family. Have questions? [View our FAQ page.](#)

Talk to a Mortgage Loan Specialist for more details at (281) 243-0500 or toll-free at 1-(866)-OUR-HFCU (687-4328). Our Mortgage Lending Team is available by appointment Monday-Friday 9:00 a.m.-5:00 p.m. CT. HFCU is an equal opportunity lender. Credit Union membership is required before utilizing any product and/or service by establishing a savings account with \$5. Must be eligible for membership.



Scan or Click
to Apply Today!



A Smart Start to the Year 🇺🇸

One loan. Predictable payments. A fresh financial start.

The start of a new year is the perfect time to reset, reorganize, and regain control of your finances. Whether you're covering recent expenses, consolidating debt, or creating breathing room in your budget, an **HFCU Signature Loan** helps you plan with confidence.

With fixed payments and predictable terms, you can move forward without surprises, and without relying on high-interest credit cards.

Why HFCU Signature Loans Make Budgeting Simple:

- **Lower fixed rates** than most variable rate credit cards—[view rates](#)
- **Loan amounts up to \$85,000**
- **Flexible terms up to 72 months**
- **Convenient automatic payments** through Online & Mobile Banking
- **Fast funding**—often the same day you apply
- **Friendly, personal service** every step of the way

A Signature Loan gives you clarity, stability, and control, so you can focus on your goals instead of financial stress. Make this the year you feel confident about your money.

Apply for Your Signature Loan Today! Scan or click the QR code above.

Credit Union membership is required before utilizing any product and/or service by establishing a savings account with \$5. Applicant must meet membership eligibility requirements. HFCU is an Equal Credit Opportunity Lender. Other restrictions may apply. See Credit Union for additional terms and conditions.

HFCU Houston Federal Credit Union

zelle®



Pay it Safe and Only Send Money with Zelle® to Those you Know and Trust

Scan or click on the QR code on the left to learn more and follow these safety tips.

2026 Annual Meeting • Wednesday, February 25, 2026 • 5:30 pm

HFCU members, mark your calendar and join us for the year-end review of 2025! Houston Federal Credit Union will hold its Annual Meeting on Wednesday, February 25, 2026 at 5:30 pm, and will be held at Houston Federal Credit Union's main office, located at 16320 Kensington Drive, Sugar Land, Texas 77479.

Upcoming Holidays

All HFCU locations will be closed on the following holidays:

New Year's Day.....Thursday, January 1, 2026
Martin Luther King Jr. Day.....Monday, January 19, 2026
Presidents' Day.....Monday, February 16, 2026

Local Phone Number

281-243-0500

Toll-Free Phone Number

866-OUR-HFCU (687-4328)

Teller Phone

Local 281-243-0770

Greenville, SC 864-676-7110

talktous@houstonfcu.org



The holidays posted are Federal Reserve Bank holidays; therefore, checks and deposits will not post to your account. Please make your deposits before the holidays.