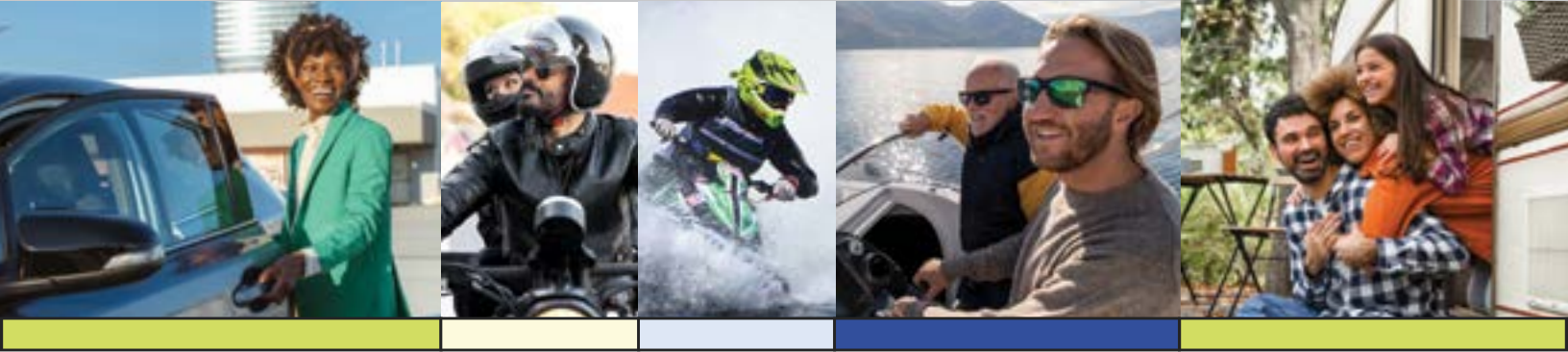


MONEYMATTERS

Fall 2026



NO TRICKS. JUST \$250 TREATS!



- + LOWER PAYMENTS
- + DELAYED FIRST PAYMENTS OPTIONS



Scan or Click
to Apply Today!



Don't Let Scary Payments Haunt Your Budget

For a limited time, qualified borrowers can **receive a \$250 cash rebate** when **financing a new or used vehicle with HFCU**, or **refinancing a vehicle loan from another lender with HFCU**. The offer applies to cars, trucks, motorcycles, boats, jet skis, RVs, and travel trailers.

HERE'S HOW IT WORKS:

- Finance with HFCU or refinance from another lender your **new or used vehicle**.
- Your **loan must be \$25,000 or more** (after down payment and before any ancillary products are added).
- The loan term must be **30 months or longer** and **delayed first payment date options are available**.
- To take advantage, please be sure to **mention the \$250 cash rebate promo to the member service representative during the application process**.

Once your loan is approved, funded, and in **good standing**, your \$250 rebate will be deposited into your HFCU share savings account **within 30 days after your first scheduled loan payment**.

IMPORTANT DETAILS:

- New credit cards, signature loans, share-secured loans, or refinanced/renewed/modified existing HFCU loans are **not eligible**.
- Loans that are **paid off or refinanced before the first payment** are ineligible.
- Rebates **may be considered taxable income**; consult your tax advisor.
- Membership eligibility and credit approval are required.

Don't wait — your \$250 rebate is waiting! Apply today and take the first step toward financing your next ride with HFCU.

Ghost Your Scary Auto Rate

HFCU Auto Loans help take the fright out of financing with competitive rates, flexible terms, and a limited-time \$250 Cash Rebate for qualified borrowers.

WHY CHOOSE AN HFCU VEHICLE LOAN:

- \$250 Cash Back Bonus on Qualified Auto Loans** (after first full payment is made)
- Low Rates** – new and used auto loan rates as low as **4.25% APR***
- Low Rates Also Available for Boats, Motorcycles, Jet-skis, and RV and Travel Trailers** – View current rates at www.houstonfcu.org.
- Delayed First Payment** – keep your first month payment-free
- Refinancing Options** – refinance your loan from another lender to possibly lower your rate and potentially reduce your payment
- Expanded Vehicle Eligibility** – financing for higher-mileage vehicles included
- Flexible Terms** – designed to fit your budget and lifestyle
- Fast Pre-Approval** – shop with confidence and know your buying power

No tricks. Just competitive financing and a little extra cash in your pocket. 🍵 🍷 🍷

Receive a \$250 cash rebate when you finance a new or used vehicle with Houston Federal Credit Union ("HFCU") and meet all program eligibility requirements.

To be eligible, the loan must be approved and funded for the purchase of a new or used automobile, motorcycle, boat, jet skis, recreational vehicle (RV), or travel trailer with a loan amount greater than \$25,000 and a minimum loan term of 30 months. The loan amount is the amount after any down payments are applied and before ancillary products (vendor service contracts, credit life, disability, tire, wheel, windshield, GAP or similar products) are added to the loan amount. New credit

cards, signature loans, share-secured loans, and existing Houston Federal Credit Union loans that are refinanced, renewed, or modified are ineligible for the cash rebate.

The \$250 cash rebate will be deposited into the member's share savings account within 30 days after the first monthly scheduled loan payment has been paid in full, provided the loan remains open and in good standing* through the first payment due date. The cash rebate is not available at loan closing. Loans that are paid off or refinanced prior to the first payment being made are ineligible for the \$250 cash rebate.

The cash rebate does not reduce or alter the loan's disclosed Annual Percentage Rate ("APR") or finance charges, which are calculated without regard to the cash rebate.

Limit one cash rebate per loan. Loan offer may not be combined with other loan promotions unless expressly stated and is subject to change or termination without notice. The rebate may be considered taxable income; borrowers are responsible for any applicable taxes and should consult a tax advisor regarding their individual tax situation.

Membership eligibility and credit approval are required.

*Good standing indicates that the loan wasn't obtained fraudulently, considered a first-payment default, or subject to charge-off. HFCU has not encountered any issues in perfecting its lien position. The borrower has provided all required documents to perfect HFCU's collateral interest prior to the first payment date. The borrower isn't delinquent on this loan or any other loan currently financed with HFCU. There have not been any loan payments returned because of insufficient funds, closed accounts, refer to maker, etc.

*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 October 1, 2026 through October 31, 2026. 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. 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.



**Scan
or Click**
to Apply Today!



OCTOBER IS CYBERSECURITY AWARENESS MONTH.
Keep your personal information safe with Identity Monitoring.

One of the valuable benefits included with **360 Secure Checking** is **IDProtect®**, an identity theft monitoring and resolution service designed to help you better protect your personal information and identity. With identity theft and fraud becoming an everyday concern, having additional tools and support can provide an extra layer of protection when you need it.

IDProtect® includes valuable identity theft monitoring features, including Credit File Monitoring, along with access to identity theft resolution services if you become a victim of identity theft. It's just one of the many benefits included with 360 Secure Checking.

Members can also enjoy **Drive Rewards™ with Fuel Savings, Cell Phone Protection, Telehealth Services with zero copay, Travel & Leisure Discounts**, and more.

For only **\$6 per month**, 360 Secure Checking provides a collection of benefits designed to help you save money, protect what matters, and simplify everyday life.

WHY MEMBERS LOVE 360 SECURE CHECKING

- **Drive Rewards™**
- **Cell Phone Protection**
- **Identity Theft Monitoring & Resolution**
- **Credit File Monitoring**
- **Travel & Leisure Discounts**
- **Telehealth Services with Zero Copay**
- **Everyday savings for only \$6 per month!**

With benefits that can help protect your identity, monitor your credit, save money, and make everyday life a little easier, 360 Secure Checking is more than a checking account, it's an account designed with more value built in.

Give your identity and your finances an extra layer of protection with IDProtect® and 360 Secure Checking.

[Learn More and apply today at www.houstonfcu.org.](http://www.houstonfcu.org)

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.

Join us for Shred Day!

Protect your identity and bring in old personal documents to our Shred Day!



Sugar Land Branch

16320 Kensington Drive, Sugar Land, TX 77479

OCT. 24, 9:30 AM - 12:30 PM

*Shred truck doesn't accept plastic, metal, or other non-paper items.
Limit of five boxes per member.*



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to Apply Today!



Put Scary Payments to Rest

MULTIPLE PAYMENTS AND HIGH-INTEREST BALANCES CAN BE SCARY.

An HFCU Signature Loan could help simplify your finances and give your budget a little more breathing room.

With fall expenses adding up and the holidays creeping closer, now may be a good time to take a closer look at your monthly payments and find opportunities to make your budget work harder for you.

If multiple monthly payments or higher-interest balances are making it difficult to stay on track, an HFCU Signature Loan can help simplify your finances.

Consolidate higher-interest balances into one predictable monthly payment with a competitive fixed rate and flexible repayment terms.

WHY CHOOSE AN HFCU SIGNATURE LOAN?

- **Rates as low as 10.50% APR***
- **Lower fixed rates** than most variable rate credit cards - [view rates at www.houstonfcu.org](http://www.houstonfcu.org)
- **Loan amounts up to \$85,000**
- **Flexible terms up to 72 months**
- **Debt Consolidation Made Simple** - combine multiple balances into one
- **Convenient automatic payments** through Online & Mobile Banking
- **Fast funding** - often the same day you apply
- **Friendly, personal service** every step of the way

No spells. No hocus pocus. Just a potentially simpler way to manage your monthly finances.

Start your application by scanning or clicking the QR code above, 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.

*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 October 1, 2026 through October 31, 2026. Terms and conditions may apply, and rates are subject to change without notice. Talk to a loan officer for details. Payment examples: 72 monthly payments of approximately \$18.78 per \$1,000 borrowed at 10.50% APR. 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.

Upcoming Holidays

All HFCU locations will be closed on the following holidays:

Columbus Day.....Monday, October 12, 2026
Veterans Day.....Wednesday, November 11, 2026
Thanksgiving Day.....Thursday, November 26, 2026
Christmas Day.....Friday, December 25, 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.



Federally Insured by NCUA