

MONEYMATTERS

Fall 2025

Don't Get Haunted by High Rates

This October, Houston Federal Credit Union is treating members to frightfully good auto loan rates that won't haunt your budget. Whether you're cruising through pumpkin patches, hitting the road for fall festivals, or just needing a new ride, we've got a loan that's more "treat" than "trick."

With competitive **new and used auto loan rates starting as low as 4.50% APR***, flexible terms, and personalized service, we make the process easy without the scary payments. Don't let high rates sneak up on you – lock in for savings and enjoy a deal that is boo-tifully affordable.

Also, take advantage of HFCU's eVIP (electronic vehicle instant purchase) check! With an eVIP check you are pre-approved up to a certain amount. The check gives you the bargaining advantages of a cash buyer, allowing you to keep the conversation on the true invoice price and negotiate the best deal. Simply print your check and have the flexibility to negotiate the best price for your vehicle at the dealership when you are ready to purchase.¹

HFCU's [Protection Products](#) give you peace of mind by extending the life of your vehicle, and saving more on costly repairs. This includes our Vehicle Service Contract, GAP Plus, Debt Cancellation Protection,

and Tire, Wheel, Windshield, and Dent & Door Protection.²

Start your application today by scanning or clicking the QR code to 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 October 1, 2025 through October 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: New autos: 60 monthly payments of approximately \$19.01 per \$1,000 borrowed at 5.30% APR. Used autos: 60 monthly payments of approximately \$19.24 per \$1,000 borrowed at 5.80% 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!***



October is Cybersecurity Awareness Month

Protect Yourself in an Evolving Digital World

 **IDProtect®** Identity Theft Monitoring and Resolution Service

- Cellular Telephone Protection
- Roadside Assistance Service
- RideShare Protection
- Telehealth with Zero Copay
- Fuel Savings
- Travel and Leisure Discounts

It's crucial for each of us to play a part in safeguarding personal and professional data from cybercriminals. The following tips will help you stay secure while at home, working remotely, or traveling, and ensure your "digital home" is protected. View details on each tip at houstonfcu.org.

Protecting Yourself at Home and While Traveling

- Secure Your Wi-Fi Network
- Disable Auto-Connect Outside of Home
- Stay Secure on Public Networks and Browse with Caution
- Enable Multi-Factor Authentication (MFA)
- Keep Your Software Updated
- Monitor Your Apps
- Be Mindful on Social Media
- Back Up Your Data
- Be Cautious While Traveling

Protecting Your Employer

Cyberattacks on businesses don't only affect the company and they can have widespread consequences. Here's how you can help protect your workplace:

- Treat Business Information Like Personal Information
- Use Strong Passwords at Work
- Report Suspicious Activity
- Be Cautious with Social Media
- It Only Takes One Mistake

Staying Safe in 2025 and Beyond

This October, use Cybersecurity Awareness Month to assess your digital habits and share these tips with your friends, family, and coworkers. While no one is immune to cyber threats, following these best practices can significantly reduce your risk.

Remember, even with all these precautions, cybercrime can still happen. That's why Houston Federal Credit Union offers Identity Theft Resolution services for account holders with a 360 Secure Checking Account. If you suspect your identity has been compromised, our Identity Theft Recovery Advocates are here to help you recover and mitigate any damage.

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



Scan or Click
To Learn More and
Apply Today!





Scan or Click
to View Rates or
Apply Today!



Your Payment Shouldn't be Scary

HFCU Mortgage is serving up frightfully low mortgage rates. Whether you're ready to buy your first home, upgrade to more space, or refinance your current loan, we provide solutions that save you from being haunted by your mortgage payment – even if the house is.

Experience low-cost closing fees and no charge on origination point fees, which could potentially save you thousands of dollars over the life of your loan.

Apply today and let HFCU Mortgage help you unlock the door to your dream home – no skeleton key required.

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.



Join us for Shred Day!

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

10/25

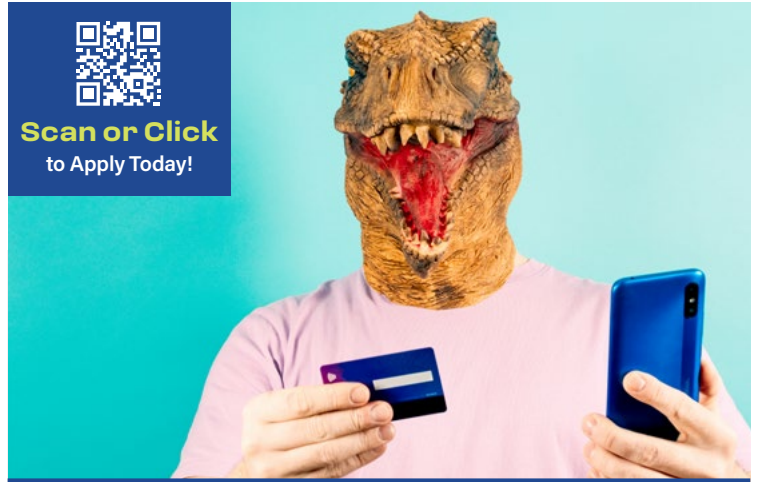
Sugar Land Branch

16320 Kensington Drive,
Sugar Land, TX 77479
October 25, 9:30 a.m. - 12:30 p.m.

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



Scan or Click
to Apply Today!



Rewards so Good, It's Scary

Earn 1.50% cash back rewards with every purchase! Rewards never expire, have no limit, and can be used however you choose.

- Earn 1.50% Cash Back Rewards¹ on Purchases
- 2.99% APR² Introductory Rate
- No Cash Advance or Balance Transfer Fees³

Earn 1.50% cash back rewards¹ on every net retail purchase with an HFCU Visa Platinum Rewards credit card. Rewards are accrued after every monthly billing cycle, never expire, and have no limit on the amount earned. Save them and spend however you choose!

You can also set up automatic redemption on your rewards monthly or redeem any time through HFCU's eTeller online banking, the eMobile banking app, or in person at any of our convenient locations.

New cardholders can take advantage of a low 2.99% APR² introductory rate for six months. There are no cash advance or balance transfer fees³, no rate increase for late payments, and you have the ability to protect yourself against fraudulent charges that could occur with [HFCU's FREE Card Alerts and Protections Service](#) conveniently through the HFCU mobile app.⁴

We also have other credit card options that may be a better lifestyle fit. Check out our other [HFCU Visa Platinum credit cards](#) to see the features and benefits they can offer you and learn more about our [contactless cards](#), which are now available for all HFCU cards, at houstonfcu.org.

Apply online today for your new Visa Platinum Rewards credit card by scanning or clicking the QR code above, or 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.

[View HFCU Visa® Platinum Reward Program Terms and Conditions.](#)

²APR is Annual Percentage Rate. Certain limitations, exceptions, and restrictions apply. The introductory rate is valid for six months. After the six months introductory period, the rate you receive will be variable, based on your credit history at the time of application; not to exceed 18% APR. The Variable Rate is based on an index, which is the Prime Rate as published in the Money Rates section of The Wall Street Journal on the last business day of the month and is subject to change monthly. Any change in the Index will be effective the first day of the first billing cycle immediately following the date of the change. The Wall Street Journal Prime Rate as of September 17, 2025 is: 7.25% APR. There is a \$50 annual fee with the Visa® Prime Lock. The introductory rate is only available for new HFCU cardholders. Rates are subject to change without notice. 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. Other restrictions may apply. Additional details are available on www.houstonfcu.org or by speaking to a member service representative when you become a cardholder. See [Credit Card Disclosure Information](#) and [Credit Card Agreement Information](#) for terms and conditions.

³Interest accrues from posting date.

⁴Must have compatible device. Requires iPhone® with iOS 16.0 or above. Requires Android 12.0 or above. You are responsible for any fees from your carrier, and message and data rates may apply, check with your mobile carrier. Terms and conditions may apply. Contact HFCU for more information.

Visit www.houstonfcu.org for terms and conditions.

Upcoming Holidays

All HFCU locations will be closed on the following holidays:

Columbus DayMonday, October 13, 2025
Veterans DayTuesday, November 11, 2025
Thanksgiving DayThursday, November 27, 2025
Christmas DayThursday, December 25, 2025

Local Phone Number

281-243-0500

Toll-Free Phone Number

866-OUR-HFCU (687-4328)

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.

Teller Phone

Local 281-243-0770

Greenville, SC 864-676-7110

talktous@houstonfcu.org

