

MONEYMATTERS

Summer 2025

Wheelie Great Loan Deals!

Tired of playing deal or no deal?
Our low auto loan rates are the quiet ride your wallet deserves.

New and used auto loan rates starting as low as 4.50% APR*! Enjoy a lower monthly payment and experience more savings with flexible terms and first payment date options.

The process of purchasing your new or used vehicle is quick and easy with 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 by clicking/scanning 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. Normal credit criteria apply. Rates for approved loans are based on the applicant's credit history. 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 July 1, 2025 through July 31, 2025. Other restrictions 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. 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 during deferral period. 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.

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.



**Scan or Click
to Apply
Today!**



**Scan or Click
to View Rates or
Apply Today!**



Build Equity, Not Regret

Don't wait, it's a buyer's market! Save money on your mortgage with low closing costs and no origination point fees.

Lock in a low rate on your mortgage to receive the most savings on one of your biggest investments. Additionally, you will 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.

HFCU Mortgage is ready and available to assist you! Start your application process by scanning or clicking the QR code to the right, 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. Our Mortgage Lending Team and office hours are Monday-Friday 9:00 a.m.-5:00 p.m. CT. Have questions? [View our Home Equity and Home Equity Line of Credit \(HELOC\) FAQ page.](#)

Terms and conditions apply. Talk to a Mortgage Loan Specialist for details at (281) 243-0500 or toll-free at 1-(866) 687-4328. 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. Houston Federal Credit Union NMLS #673404.



**Scan or Click
To Learn
More and
Apply Today!**



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

360 Secure Checking

**Receive Travel  and Leisure Discounts
This Summer! Another Value Added
Benefit With 360 Secure Checking!**

Travel and Leisure Discounts

- IDProtect® Identity Theft Monitoring & Resolution Service
- Cellular Telephone Protection
- Roadside Assistance Service
- Fuel Savings
- RideShare Protection
- Telehealth with Zero Copay

*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.

Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate. Restrictions apply. See houstonfcu.org.



Scan or Click to Apply Today!



Treat Yourself to Rewards

- 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 a HFCU Visa Platinum Rewards credit card. Rewards are accrued after every monthly billing cycle, never expire, and have no limit on the amount earned. You can also set up automatic redemption or your rewards monthly or redeem any time through HFCU's eTeller online banking or 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

Apply online for your new Visa Platinum Rewards credit card by scanning/clicking the QR code to the left, 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 a.m.-5 p.m. CT and Saturday 9 a.m.-2 p.m. CT.

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

¹APR 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 since July 26, 2023 is 7.50% 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.

²Interest accrues from posting date.

³Must 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.

See [Credit Card Disclosure Information](#) and [Credit Card Agreement Information](#) for terms and conditions.

Join us for Shred Day!

Protect your identity and bring in your old personal documents to one of our Shred Days!

7/26 Southeast Branch
8507 S Sam Houston Pkwy E,
Houston, TX 77034
July 26 - 9:30 a.m. - 12:30 p.m.

10/25 Sugar Land Branch
16320 Kensington Drive,
Sugar Land, TX 77479
October 25, 9:30 a.m. - 12:30 p.m.

Shred truck does not accept plastic, metal, or other non-paper items. Limit of five boxes per member.

Prepare for Hurricane Season



Make sure you stay prepared! Scan/click the QR code to the left to view our tips to keep you, and your family safe this hurricane season.

Updated Funds Availability Disclosure



Please visit [houstonfcu.org](#), refer to your statement's printed attachment, or scan/click the QR code to the left to view our updated disclosure.

Invest in Their Future | A 529 college savings plan is a great way to prepare for the rising costs of higher education

Looking for a great way to invest in a child's future? A tax-advantaged 529 college savings plan is specifically designed to help families save for future college expenses. It can make a big difference in helping a child achieve their education goals and career aspirations.

HOW DOES IT WORK? — Although contributions to a 529 plan are not tax-deductible, the money is allowed to grow tax-free. When the funds are used for qualified education expenses such as tuition, room and board, books (and even certain K-12 costs), you don't pay federal income taxes on the withdrawals. These plans can be tailored to fit your needs and provide flexibility, such as:

- **Use at any accredited institution.** Funds can be used at eligible colleges, universities, vocational schools, and even some international institutions.
- **Control over the funds.** The account owner retains control over how and when the funds are used.
- **High contribution limits.** Many plans have no annual contribution cap, and lifetime limits vary by state but are often substantial.

KEY BENEFITS — One of the biggest benefits of 529 plans is that you get to enjoy tax-free growth and withdrawals for qualified expenses (some states offer additional tax deductions or credits for contributions). In addition, if your beneficiary doesn't end up needing the funds, you can transfer the account to another family member.

WHO CAN OPEN A 529 PLAN? — Parents, grandparents, godparents, aunts, uncles or even family friends can open and contribute to a 529 plan. You can also name anyone as the beneficiary.

CLASS DISMISSED — Just like with your 401(k) savings plan, the earlier you start, the more time your money has to grow. Even small, regular contributions can add up over time. For more information, check out [savingforcollege.com](#). You'll find information on state-specific 529 plan options and a comparison of different 529 plans, along with savings calculators and cost estimators.

Informational Sources: [savingforcollege.com](#).

Prior to investing in a 529 Plan investors should consider whether the investor's or designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program. Withdrawals used for qualified expenses are federally tax free. Tax treatment at the state level may vary. Please consult with your tax advisor before investing.



For further information contact John Woltemate
Phone: 281-243-0565 | Email: johnw@houstonfcu.org

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HFCU Investment & Retirement Services

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Upcoming Holidays

All HFCU locations will be closed on the following holidays:

Independence Day.....Friday, July 4, 2025
Labor Day.....Monday, September 1, 2025

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.