

# MONEYMATTERS

Spring 2026

**\$250**

**CASH BACK FOR VEHICLE LOANS!**  
Finance Your Vehicle Loan with Us and We'll Give You \$250

Right now, is the perfect time to upgrade your ride, and HFCU is making it even sweeter. For a limited time, you can receive a **\$250 cash rebate** when you finance a new or used vehicle, from 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**.

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.

**This Upgrade Just Makes Cents**

Receive a great rate, low payment, and **\$250 Cash Back** for financing your vehicle loan with HFCU.

**WHY CHOOSE AN HFCU VEHICLE LOAN:**

- **\$250 Cash Back for Qualified Vehicle Loans**
- **Rates That Keep You Moving Forward** – New and used auto loan rates as low as

**4.95% APR' FOR 60 MONTHS**

- **Low Rates for Boats, Motorcycles, Jet-skis, and RV and Travel Trailers** – [View current rates at www.houstonfcu.org](http://www.houstonfcu.org)
- **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

**Don't wait! Apply for an HFCU vehicle loan today and take advantage of low rates and \$250 Cash Back while the offer lasts.**

Whether you're eyeing a new car, upgrading your motorcycle, or planning your next RV adventure, HFCU makes it easy to drive away with both your dream vehicle and 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 April 1, 2026 through April 30, 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. 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. HFCU is an Equal/Credit Opportunity Lender.

Other restrictions may apply.

Scan or Click to Apply Today!



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



### Free Telehealth with Zero Copay

Treat spring allergies with 24/7 access to telehealth visits with zero copays for you and your family with 360 Secure Checking.

Life doesn't always wait for a convenient time to get sick — and getting care shouldn't mean rearranging your schedule or your budget. With 360 Secure Checking from **Houston Federal Credit Union**, you get access to **\$0 copay telehealth visits**, making it easier than ever to connect with a medical professional when you need one.

With virtual care included in your account, you and your eligible family members can speak with licensed healthcare providers from the comfort of home — or anywhere life takes you. Whether it's a late-night concern, seasonal allergies, minor illness, or general medical questions, telehealth gives you convenient access to care without the added cost of a copay.

For just \$6 a month, 360 Secure Checking goes beyond everyday banking by supporting your financial wellness and your physical wellness. No waiting rooms. No surprise visit fees. Just simple, secure access to care when it matters most.

And that's not all. Your 360 Secure Checking account also includes a suite of valuable benefits designed to support your lifestyle, such as identity theft monitoring and resolution services, fuel savings, cell phone protection, travel and leisure discounts, and more — all included with your account.

Take a proactive approach to your health and your finances with 360 Secure Checking. Convenient care and everyday value are just part of banking with HFCU.

Scan or click the QR code above to learn more about 360 Secure Checking or visit [www.houstonfcu.org](http://www.houstonfcu.org).

**BENEFITS ALSO INCLUDE:**

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

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 View Rates  
and Apply Today!



### Spring Feels Like a Fresh Start

April is all about new beginnings, so why not make one that builds your future? Whether you're buying your first home, planning your next move, or refinancing for something better, HFCU Mortgage makes it easier to step forward with confidence.

With competitive rates and reduced closing costs, you can move ahead without feeling weighed down. Plus, with **no origination point fees**, you could save thousands over the life of your loan, and money that stays right where it belongs: with you.

**WHY HFCU MORTGAGE:**

- **Low Rates That Open Doors** – View our current rates at [www.houstonfcu.org](http://www.houstonfcu.org)
- **Fewer Fees, More Savings** – Low closing costs and no origination point fees
- **Flexible Options** – Solutions tailored to your homeownership goals
- **Refinance Opportunities** – You may be able to lower your rate or monthly payment
- **Guidance You Can Trust** – A team focused on what's best for you

Whether you're ready to stop renting, upgrade your space, or simply save more each month, this is your moment to make a move that matters.

HFCU Mortgage is here to help every step of the way! **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 [HFCU Mortgage Frequently Asked Questions](http://www.houstonfcu.org) page at [www.houstonfcu.org](http://www.houstonfcu.org).



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.



**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.

### Join us for Shred Day! Protect your identity and bring in your old personal documents to our Shred Day!

**Champions Branch**

5302 Cypress Creek Pkwy, Ste E  
Houston, TX 77069

APR. 25, 9:30 AM - 12:30 PM

**Rosenberg Branch**

28050 Southwest Freeway  
Rosenberg, TX 77471

MAY 23, 9:30 AM - 12:30 PM

**Southeast Branch**

8507 South Sam Houston  
Pkwy East, Houston, TX 77075

JUL. 25, 9:30 AM - 12:30 PM

**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.*

**Upcoming Holidays**

All HFCU locations will be closed on the following holidays:

- Memorial Day.....Monday, May 25, 2026
- Juneteenth National Independence Day.....Friday, June 19, 2026
- Independence Day.....Saturday, July 4, 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](mailto:talktous@houstonfcu.org)



Federally Insured by NCUA



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.