

MONEYMATTERS

Summer 2026

\$250 Cash Back for Vehicle Loans!

Finance or Refinance Your Vehicle with HFCU



For a limited time, you can receive a **\$250 cash rebate** when you finance or refinance a new or used vehicle — including 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.

Road Trip Ready. Wallet Approved. 🚗☀️

Save money on your next ride by delaying your first payment and also put \$250 back in your pocket

WHY CHOOSE AN HFCU VEHICLE LOAN:

- **\$250 Cash Back Bonus on Qualified Vehicle Loans** (after first full payment is made)
- **Low Rates** – New and used auto loan rates as low as

4.95% APR¹ FOR 60 MONTHS

- **Low Rates 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** – 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
- **Member-First Lending** – clear terms with no hidden surprises

Whether you're lowering your payment through refinancing or upgrading to a newer vehicle, HFCU gives you the tools to drive away with more savings and greater peace of mind.

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

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.

¹APR 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 July 1, 2026 through July 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. 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.

Scan or Click to Apply Today!



Scan or Click to Learn More and Apply Today!



360 Secure Checking Everyday Savings

TRAVEL & LEISURE DISCOUNTS HELP YOU SAVE ON SUMMER FUN

Planning a vacation, weekend getaway, or family outing? 360 Secure Checking includes access to Travel & Leisure Discounts that can help you save on hotels, rental cars, theme parks, entertainment, dining, shopping, and more.

Whether you're booking a hotel for a weekend trip, purchasing tickets for a family attraction, or planning your next vacation, these exclusive discounts can help stretch your travel budget further and make summer adventures more affordable.

TURN EVERY FILL-UP INTO AN OPPORTUNITY TO SAVE WITH 360 SECURE CHECKING FROM HFCU.

Summer is road trip season. Whether you're heading to the beach, visiting family, exploring a new destination, or simply enjoying weekend adventures, fuel costs can quickly add up. That's where 360 Secure Checking can help.

One of the most popular benefits of 360 Secure Checking is Drive Rewards, helping you save on qualifying fuel purchases throughout the year. From your daily commute to your next summer getaway, you'll enjoy valuable savings every time you hit the road.

For only \$6 per month, 360 Secure Checking includes valuable benefits designed to help you save money, protect your finances, and simplify everyday life:

- Travel & Leisure Discounts
- Drive Rewards
- Identity Theft Monitoring & Resolution Services through IDProtect®
- Cell Phone Protection
- Telehealth Access
- Credit File Monitoring
- And More Everyday Value

This summer, save on travel, spend less on fuel, and keep more money available for making memories. [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.



Join us for Shred Day!

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

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:

Independence Day.....Saturday, July 4, 2026
Labor Day.....Monday, September 7, 2026
Columbus Day.....Monday, October 12, 2026

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.



Scan or Click to Learn More and Apply Today!



Sun Out. Funds Out.



MORE SAVINGS. MORE SUMMER FUN. PLUS \$250 BACK.

If you're eyeing a new boat for weekends on the water, dreaming about cross-country RV trips, or finally ready to bring home that motorcycle you've been talking about for years, HFCU can help make it happen with competitive rates, flexible terms, and financing designed around your budget.

And for a limited time, qualified borrowers can receive a \$250 Cash Back rebate after making their first full payment.

That means more money for fuel, campground fees, fishing gear, beach days, and everything else that comes with making memories this summer.

WHY FINANCE YOUR FUN WITH HFCU?

- **\$250 Cash Back for Qualified Vehicle Loans** (after first full payment is made) – [Learn more about this limited time offer](#)
- **Low Rates and Flexible Terms** for Boats, Motorcycles, Jet-skis, and RV and Travel Trailers – [View Current Rates](#)
- **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

Whether you're chasing sunsets on the lake, exploring new campgrounds, or hitting the open road, HFCU can help you get there while keeping more money in your pocket.

Start your application by scanning or clicking the link 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 July 1, 2026 through July 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. 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.*



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.



TUESDAY, JULY 21, 2026 12PM



Upcoming Financial Wellness Event

< BUDGETING FACEBOOK LIVE

