



Healthcare Employees Federal Credit Union

Financial Wellness

A Quarterly Publication For Members Of Healthcare Employees Federal Credit Union



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Always Be Alert!

Remember to never let your guard down when it comes to protecting yourself from fraud and identity theft. Fraudsters are continuously trying new ways to prey on innocent people for their own personal gain. Don't become a victim.

As HEFCU celebrates 40 years of service, dedication and loyalty, we would like to recognize the achievements and contributions of John Dawidowski, as he embarks upon retirement.

Dear Members,

HEFCU's CEO John Dawidowski announced that he is retiring at the end of March 2024, after serving as founder and CEO for the past 40 years.

"I'm incredibly proud of the work we do at HEFCU and the positive difference our employees make each day in serving our members. My decision to retire came about in early 2023 and during that time our Board of Directors did a national search for my replacement. I am proud to announce Jason Reed as the new HEFCU CEO. I believe Jason will continue to strive to fulfill our mission and vision as we take on the future."

It has been my pleasure to have been the CEO for the past 40 years leading HEFCU through incredible challenges while never losing sight that we are here to serve our dedicated healthcare community.

The reasons for the success of HEFCU can be directly traced to the Board of Directors that represent our membership and our dedicated staff that helps navigate these uncertain times.

I look forward to the next chapter of my life, and reflect on the enormous accomplishments we have made and those yet to come.

Respectfully,

John J. Dawidowski

Holiday Closings

Memorial Day
Monday, May 27, 2024

Juneteenth
Friday, June 21, 2024

Independence Day
Thursday, July 4, 2024

CELEBRATING 40 YEARS

of service, dedication and loyalty

President's Message

Dear Healthcare Employees Federal Credit Union Members, I would first like to take this time to thank John Dawidowski for his years of service with Healthcare Employees Federal Credit Union (HEFCU). John made the decision to retire after leading the credit union as the CEO for over 40 years. His leadership has left the credit union in a strong financial position, and more equipped to serve our members. We sincerely thank John for his dedication, and our members for their continued trust in HEFCU.

This year, as we celebrate the credit unions 40th anniversary of proudly serving our members, we will continue to focus on our mission of creating a superior member value over a lifelong relationship by offering personalized service and competitive/convenient financial services, while maintaining a sound financial condition.

I have been a credit union advocate for over 30-years and have worked at several NJ based credit unions, most recently as Chief Operations Officer. During my career I learned the importance of a clear mission as well as the relationships we have with our members. I am excited to be a part of this extraordinary team and look forward to providing continued support and enhanced products/services to our membership. We plan to emphasize financial well-being, work with partners to identify opportunities for enhanced services, offer new products, streamline and enhance the member experience, and much more.

Healthcare Employees Federal Credit Union wants to be your first choice for all of your financial needs, and we are committed to developing strong relationships built on trust while delivering quality member service and products.

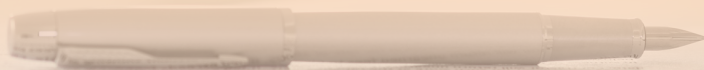
As I start my new role in serving our membership, and as our team continues to focus on developing products and services you need, please remember that we are here for you, no matter where you are in your life, or what financial needs you may have.

Thank you for this opportunity, and as we celebrate our past and the accomplishments of John and his team, we also look forward to the future and hope you join us as we reengage in exciting and new ways.

Thank you for your trust in Healthcare Employees Federal Credit Union. Don't forget to follow us on Instagram, LinkedIn, and/or Facebook, or simply visit our website for the latest information regarding your credit union.

Sincerely,

J. Jason Reed
President/CEO
Healthcare Employees Federal Credit Union



Auto & Homeowners Insurance

As a credit union member, you could save on Liberty Mutual Insurance® made available through the TruStage™ Auto & Home Insurance Program.

Saving money is just the beginning. Besides competitive rates, this program offers members:

- Customized coverage
- Reliable service
- 24-hour claims assistance

It adds up to a combination of savings, service and value that's hard to beat.

To learn more, get a free online quote or call 1-800-813-0827 to speak with a knowledgeable representative.

Auto and Home Insurance Products are issued by Liberty Mutual Insurance Company, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Liberty Mutual Copyright 2023. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverage and limitations. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any financial institution. ©TruStage.

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Get More Bang for Your Buck

Visit us online for current rates on Higher-Dividend Share Certificates

HEFCU Scorecard

Here's how we've done in the past few months:

Category:31-Jan-2430-Nov-23
Deposits \$120,110,954 \$121,895,501
Loans \$69,879,929 \$70,963,045
Capital \$11,715,411 \$11,132,316



YOUR DREAM HOME AWAITS

Discover the perfect mortgage solution for your dream home and turn your aspirations into reality with our expert guidance and competitive rates.

USE A TRUSTED MORTGAGE PARTNER

WE'LL HELP MAKE THE PROCESS CONVENIENT FOR YOU!



WIDE RANGE OF
PURCHASE & REFINANCE
PROGRAMS



\$0 / LOW DOWN
PAYMENT
PROGRAMS



FREE ONLINE
APPLICATION



COMPETITIVE
RATES &
CLOSING COSTS



QUICK & EASY
CLOSING

LOAN PROGRAMS

- Conforming and Jumbo loans
- Fixed-rate loans (10, 15, 20, or 30 years)
- Adjustable-rate loans (3, 5, 7, 10 years) and 15/15*
- FHA*, USDA*, and VA loans
- Reverse Mortgage loans*
- HarmonyLoan (The loan with a One "Click" Rate Reset Option)*

Talk to a loan specialist today at 800-624-3312, option 3.

* Restrictions may apply, not available in all areas, subject to availability.



NMLS #296727

5 THINGS TO KNOW ABOUT Traditional IRAs

1 Contributions aren't taxed, but withdrawals during retirement are.

2 Contributions may be tax-deductible.

3 Investment earnings aren't taxed.

4 No income limits for contributors.

5 No contributions are allowed past age 70½.

HEFCU Electronic Privacy Policy... Information, Collection & Use

The information we learn from you as you use the credit union's web site helps us personalize your online experience and continually improve your overall experience with the credit union. There are several types of information we gather.

Information You Give Us. We use the information you enter into our web site to help us when we respond to your request, when we are improving our site to make it more responsive to member needs, and when we customize our features and advertisements to meet your needs.

E-mail Addresses. If you supply us with your e-mail address, we may let you know by e-mail about other products and services and product enhancements that may be of interest to you. However, at the time you provide the e-mail address, you will have the opportunity to tell us you do not want to receive these product messages. You will also have the opportunity to tell us you don't want to receive future messages with each product message you receive.

You can, at any time, let us know your preferences by completing the form found on our web site at www.hefcu.com.

Information We Collect Automatically. There is some information we collect whenever you interact with us. It includes:

- **Cookies.** You'll notice this term used across the Internet to describe a small piece of information sent by a web server to be stored on a user's Internet browser. We may use "cookies" to help us recognize you and better serve you when you visit our site. We use them for marketing (this allows us to present products and services that may be of interest to you), site personalization, web tracking and online ordering. We do not use cookies to get data from your hard drive or to get your e-mail address or personal identifying information.

Most browsers can be configured to inform you when cookies are set or to prevent cookies from being set. Please note, however, that by not accepting cookies, you may limit the functionality we can provide when you visit our site.

- **IP Addresses.** When you first enter our web site, you pass through a "fire wall" we use for security purposes. As you pass through it, we identify the Internet Protocol (IP) address associated with the device you are using, such as a personal computer or hand held device. The IP address does not identify you personally, but it does allow us to identify the device you are using. We store IP addresses in case we ever need to track a connection to its point of origin for security reasons.

- **E-mail.** When you send us an e-mail to comment on something or to ask a question, we will use your e-mail address to reply to you and for a limited time, we will store your e-mail address, your message and our response for quality assurance. We may also do this to meet legal and regulatory requirements. If we collect your e-mail address in this manner, we won't use it to let you know about our products and services unless you have given us permission.

LOCATIONS

Main Office:

29 Emmons Drive, Suite C 40
Princeton, NJ 08540

Princeton Location Hours:
Mon – Fri: 8:30 am - 4:30 pm
(lobby closes at 4:25 pm)

Mt. Holly Office:

175 Madison Avenue
Mt. Holly, NJ 08060

Mt. Holly Location Hours:
Mon, Wed, Thurs and Fri:
8:30 am - 4:30 pm
Tuesday: 7:30 am - 3:30 pm

Toll-free: 800-624-3312
Phone: 609-951-0700
Fax: 609-275-4194
24-Hour Bank-by-Phone:
800-551-3001

www.hefcu.com

ATM LOCATIONS

Capital Health Systems

Fuld Division
Hopewell

Prime Healthcare

St. Michael's Medical Center

Penn Medicine

Princeton Health

Raritan Bay Medical Center

Perth Amboy Division

RWJ Barnabas Health

Clara Maass
Medical Center

Newark Beth Israel
Medical Center

RWJ University Hospital
Hamilton

RWJ University Hospital
New Brunswick

