

Financial Wellness

A Quarterly Publication For Members Of Healthcare Employees Federal Credit Union



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Holiday Club Accounts mature October 1st. Start saving today for next year!

Holiday Closings

Friday, November 8, 2019
Opening late at 10:30 am

Thanksgiving

Thursday, November 28, 2019
Friday, November 29, 2019

Friday, December 13, 2019
Closing early at 12:00 noon

Christmas Eve

Tuesday, December 24, 2019
Closing early at 12:00 noon

Christmas

Wednesday, December 25, 2019

New Year's Eve

Tuesday, December 31, 2019
Closing early at 12:00 noon

New Year's Day

Wednesday, January 1, 2019



Local Service. Global Reach.

On October 17, 2019, HEFCU will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day[®].

There are 200+ million credit union members around the world — more than 100 million in the U.S. alone — and HEFCU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans — it is literally people helping people. This is why HEFCU celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

All members are welcome to stop into any of our 3 branch locations and celebrate with HEFCU a movement that concerns itself with the financial success of all people.

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Annual Meeting Notice

The Healthcare Employees Federal Credit Union Annual Meeting will be held on Friday, December 20, 2019 at approximately 2:00 pm at our main office in Princeton. We hope to see you there!

President's Message

Dear Member:

I sincerely hope you and your family had a safe and enjoyable summer.

Here are some interesting items that I want to share with you:

Did you know that we have almost 4,000 members using our free checking account program and enjoying no-surcharge access to over 2,000 ATM's in New Jersey? If your checking account provider is not paying you interest and/or charging you monthly fees call us to find out how we can put more money back in your pocket.

Did you know that you might qualify for an extra ¼% discount on our Loan Rates? Our loan loyalty discount program is our way of saying thank for your repeat business.

Did you know that we can help you save for the holiday shopping season? This past year, we have helped 2,124 members save more than \$1,954,000 toward their holiday expenses. Holiday Club accounts mature on October 1st.

Did you know that just under 2,000 members are now using our free Mobile App service? I encourage you to use this convenient and free service for balance inquiries, mobile check deposits, or checking the most recent transactions. Download our Mobile App today to begin using! (Members must be enrolled in HEFCU@Home, our Online Banking Service, to use the Mobile App).

Did you know that our Money Market Account and Certificate of Deposit programs pay some of the highest returns in the industry? Check out our rates on a weekly basis at www.hefcu.com. I encourage our members to consolidate funds from other sources and bring them to HEFCU to earn higher returns.

Did you know that HEFCU offers more than 60 Shared Branch locations in New Jersey? As a HEFCU member you can visit any of these branches to make deposits or withdrawals.

Beginning October 1, 2019, HEFCU is also pleased to offer Instant Issue debit cards at our Princeton Branch. For those members who have ever had a debit card lost or stolen, you no longer need to wait for the new card to arrive, you can use the temporary card while you wait.

Remember, HEFCU is here as a Financial Solution for Life. We encourage your active participation in saving for your future as well as thinking of HEFCU if and when you need to borrow.

As we quickly approach the end of another successful year helping our members meet their financial needs, we invite you to join us at our Annual Meeting on Friday, December 20, 2019 at 2:00 pm.

On behalf of our Board of Directors and Staff we wish you and your Family all the best.

Respectfully,



John J. Dawidowski
Chief Executive Officer

HEFCU Scorecard

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

Category:	31-Aug-19	30-Apr-19
Deposits	\$108,812,163	\$103,495,118
Loans	\$78,000,952	\$74,758,162
Capital	\$11,377,535	\$10,322,606

Accidents Happen Every Day... Would You Be Prepared?

Complimentary Benefit Available Exclusively for HEFCU Members

We cannot predict the future. 2.35 million Americans are injured or disabled in road crashes each year. Additionally car crashes cost an average of \$820 per person.*

Car accidents can be scary. Following a car accident you may need medical attention. The costs associated with treatment can add up quickly.

You may be thinking, isn't that what medical insurance is for?

Well, yes, your medical insurance will usually pay for a good part of your treatment while you are on the road to recovery. However, medical insurance will not pay for your lost wages while you are in the hospital, your bills and everyday living expenses, or your copays and coinsurance.



**Accidents
Happen
Every Day...
Would You
Be Prepared?**



A little extra help never hurts. The Private Passenger Accident Insurance Plan pays a covered person \$240 each day they are in the hospital due to an accident in a private passenger automobile. The plan is available to our members age 18-80**. The Private Passenger Accident Insurance Plan is a no cost benefit from Healthcare Employees FCU and provided in partnership with The Family Security Plan®. All you need to do is activate your coverage, it's that simple! You can activate your no cost coverage at: HEFCU.com.

We cannot predict the future, but we can prepare for it.

*<http://asirt.org/initiatives/informing-road-users/road-safety-facts/road-crash-statistics>

**The first day of a hospital stay must occur within 90 days of the accident causing injury. The maximum hospital stay period that the benefit is paid per accident is 30 days, with said period including any re-admittance period occurring from the same accident within 180 days after discharge. Coverage available to eligible individuals annually for placement/renewal from the ages of 18-80; upon attaining age 70, the benefit shall be reduced by 50% and upon attaining 80, coverage is terminated/not available. Certain types of accidents and coverage are excluded.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance Products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.



Share The Benefits

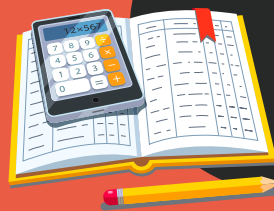
Thank you for choosing Healthcare Employees FCU as your financial partner. We hope you introduce your family and co-workers to the benefits of membership, too. No matter where you live or work, once you're a member, you're a member for life.



HOW TO TALK MONEY

WITH Your Partner

CREATE A SAVING PLAN



Start talking numbers. How much would we need to make a financial dream come true? Together, create a savings plan that will help you achieve your shared goals.

PREPARE YOUR THOUGHTS

Prepare a mental list of topics you'd like to discuss. Include the basics along with any specific issues that you'd like to see change.



BUILD A BUDGET

Work out a monthly budget that accounts for all expenses and your new savings goals.



DEDICATE A TIME

Together, choose a time when both of you can focus without distractions.



DISCUSS MONEY MANAGEMENT

If you aren't already sharing expenses, talk about it now. Also, consider linking one of your accounts or opening a shared account at the credit union.



START WITH A VISION

Here are some to get you thinking:

- Wouldn't it be amazing to buy a home of our own?
- I'd love to retire at 55. Wouldn't you?



**YOU'VE MADE
IT THROUGH THE
MONEY TALK. NOW, GO
AND MAKE THOSE
DREAMS
HAPPEN!**

Change Of Address

If you have changed your address and not informed the credit union, please complete this form and fax it to 609-275-4194 or mail it to: HEFCU, 29 Emmons Drive, Suite C 40, Princeton, NJ 08540.

A copy of the Primary Member's Driver's License must accompany this form.

HEFCU Change Of Address Form

Name _____ New Phone # _____

Account Number _____ S.S. # _____

Old Address _____

New Address _____

E-mail Address _____

Signature _____ Date _____



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)

Willingboro Office:

1113 Hospital Drive, Suite 201
Willingboro, NJ 08046

Willingboro Location Hours:
Mon, Tues, Thurs and Fri:
8:30 am - 3:30 pm
Closed on Wednesday

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 - 4:30 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

Cathedral Health System
St. Michael's Medical Center

Princeton Healthcare System
University Medical Center
of Princeton at Plainsboro

Raritan Bay Medical Center
Perth Amboy Division

**Robert Wood Johnson
University Hospital**
Hamilton
New Brunswick

**Barnabas
Healthcare System**
Clara Maass Medical Center
Newark Beth Israel Medical Center



Healthcare Employees Federal Credit Union Members: Switch To Sprint And SAVE.

You get \$200 in cash rewards on up to 2 lines when you switch to Sprint. Plus, lines 3, 4 and 5 are free! That means savings of more than \$800 over Verizon in your first year. With Sprint's 100% satisfaction guarantee for the first 30 days, you can be certain that you'll love your plan or get your money back.

Claiming your cash rewards is easy as apple pie:

1. Open a new Sprint account and mention that you're a credit union member.
2. Register your new lines at LoveMyCreditUnion.org/Fall19
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.

Don't miss out on hundreds in savings. Switch to Sprint and claim your rewards today!

Visit LoveMyCreditUnion.org/Fall19 to learn more.

Cash Reward: Via deposit. \$100 per line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

