



Healthcare Employees Federal Credit Union

Financial Wellness

A Quarterly Publication For Members Of Healthcare Employees Federal Credit Union



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- Get \$200 Cash From Sprint!
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Account Information Update

Have you moved recently? Or have you changed your phone number or email address? For the safety and security of your account information, it is imperative that you notify the credit union of these changes. It is important to have all updated contact information on file. Please verify your address, phone number and email with us.

Holiday Closings

Memorial Day
Monday, May 25, 2020

Independence Day
Friday, July 3, 2020

YOUR HEALTH AND WELLNESS IS OUR TOP PRIORITY

HEFCU is closely monitoring the coronavirus threat. We take this threat very seriously and are taking proactive steps to ensure minimal business interruption and preventing the spread of the virus to our members and employees.

When you visit a branch of HEFCU you will see additional cleaning to ensure that extra steps are taken to disinfect our facilities.

In addition, we are asking our employees to stay home if they are experiencing a fever, cough or shortness of breath and seek medical assistance if the illness persists.

You may experience some disruption of service using traditional banking services like visiting our branch to perform transactions. We encourage you to use many of our self-service and digital platforms including:

- Use our toll free 24/7 bank by phone to check a balance, view history and request a check (1-800-551-3001)
- Use our online banking platform and bill pay services
- Use our online lending application
- Use our mobile check deposit application
- Visit one of our Shared Branch Locations

Having access to your funds is critical and we encourage you to have a HEFCU Checking Account along with our VISA Debit Card or have an ATM only card attached to your savings account.

Please call **1-800-624-3312** if you have any questions. Please visit us at **www.hefcu.com** for additional information.

YOUR WELLNESS IS OUR TOP PRIORITY

At HEFCU, we understand the impact COVID-19 can have on your financial well being.

Lost wages from employment layoffs, furloughs, daycare expenses, care for an elderly family member, trip cancellation expenses....all of these can result in financial loss.

HEFCU is here to help with Free Financial Counseling and a Wellness Loan.

BORROW UP TO \$2,000

6% APR*

18 MONTH TERM

DEFERRED PAYMENTS UP TO 90 DAYS



Help is only a click away. Apply today.
(Please be prepared to provide supporting documentation)

*APR = Annual Percentage Rate. Certain restrictions may apply; must meet underwriting criteria. Limited Time Offer.

President's Message

Dear Member of our Healthcare Family,

This has been an unusual time especially for our members dedicated to serving the needs of the community.

Your credit union is ready to stand by you during this evolving crisis. We have not and will not curtail any of the services you have been accustomed to.

We encourage you to use many of the electronic services we have built over the years for times just like this. We offer 24/7 bank by phone, mobile check deposits, ATM cards, Visa debit cards, online banking, shared branching and online loan applications.

While we do not expect any disruption of services, our dedicated staff are taking normal precautions to protect their health. We are disinfecting our lobby every morning and encouraging our staff to monitor their own health and not report to work if they show any symptoms of having the coronavirus.

Some additional steps we encourage our members to take is enrolling in online banking, bill payment services and electronic statements, as well as downloading our mobile app. In addition, it is vital you always have access to your funds by having an ATM card attached to your savings and open a checking account and have a VISA debit card for daily purchases and cash withdrawals.

We understand some members may experience financial hardships during these times and are making emergency loans available up to \$2,000 with an interest rate of 6% as well as offering skip-a-pay programs for all of our loans.

Please do not hesitate to call our office if you have any questions or concerns.

Sincerely,



John J. Dawidowski
Chief Executive Officer

HEFCU Scorecard

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

Category:	31-Jan-20	31-Oct-19
Deposits	\$109,475,026	\$108,469,382
Loans	\$78,690,769	\$77,852,684
Capital	\$11,641,708	\$11,517,002

HELP IS AVAILABLE

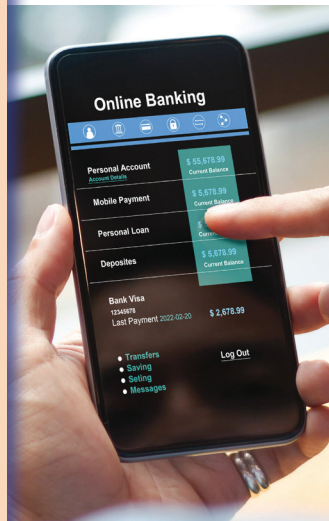
Avoid delinquencies and negative credit bureau reporting caused by any COVID-19 related disruptions.

SKIP A LOAN PAYMENT!

- \$25 processing fee waived
- Interest will continue to accrue on any unpaid principal balance(s)
- May skip up to 2 monthly loan payments in a 12-month period
- Loans protected by Credit Protection Insurance cannot exceed two deferred payments over the loan term
- Must be prepared to provide supporting documentation



Download the form at www.hefcu.com today!



HEFCU Is Only A Click Away

- Deposit checks
- Make transfers
- Make loan payments
- Pay bills

*Must be enrolled in HEFCU@Home, our Online Banking platform.



Get your green surcharge-free at **55,000** Allpoint ATMs worldwide

Allpoint

Credit Union Members
Switch to Sprint®
Get a cool \$200 cash.
Plus \$100 annual loyalty reward

Love My Credit Union® rewards Sprint

Get cash

Cash via deposit. \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration. Loyalty: via deposit. \$100/yr. per account.

Healthcare Employees Federal Credit Union Members Can Get \$200 Cash From Sprint

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

The Family Security Plan®, a Trusted Partner, Helping HEFCU Members Secure Their Future

If the unexpected were to happen today would your family be protected? Do you have enough in savings to cover an emergency? We can't predict the future but we can prepare for it.

The Family Security Plan®'s products have been protecting thousands of credit union families for over 40 years. The Family Security Plan® offers voluntary supplemental insurance benefits that fit your lifestyle and budget. The following products are available to our credit union members:

- **Whole Life Insurance**
- **Disability Income Insurance**
- **Critical Illness Insurance**
- **Accident Insurance**

Whole life insurance is permanent protection that never expires provided premiums are paid as required. Your premiums never increase while your benefit will never decrease. The best part about a Whole Life Insurance policy is that it provides you with "living benefits" that can

be used if the unexpected were to occur. Should you need cash for any purpose, you may borrow against the cash value in your life insurance policy.

Getting sick or injured on the job is not uncommon. Disability Income Insurance is a convenient and affordable way to ensure you have income in the event you are unable to work due to a disabling injury or illness.

No one plans on getting sick. A Critical Illness Insurance policy provides a benefit should you become sick and need funds to obtain the best treatment possible.

An accident can happen to anyone and the costs associated with one can add up quick. Accident Insurance covers the out of pocket expenses associated with an accidental injury.

The Family Security Plan®'s benefits are affordable and getting covered is quick and easy. A personal planner from The Family Security Plan® will help you design a plan to fit your unique needs. Determining your financial security needs are the first steps toward personal and family financial security.

Call 855-789-4976 today for a complementary consultation.

Want more information? Visit www.familysecurityplan.com

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 _____

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)

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

Penn Medicine

Princeton Health

Raritan Bay Medical Center

Perth Amboy Division

Robert Wood Johnson

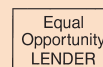
University Hospital

Hamilton
New Brunswick

Barnabas

Healthcare System

Clara Maass Medical Center
Newark Beth Israel Medical Center



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

