

# Financial Wellness

A Quarterly Publication For Members Of Healthcare Employees Federal Credit Union



## In This Issue

- President's Message
- Credit Union Membership
- You Could Save Hundreds Of Dollars On Your Car Insurance
- 5 Steps To Take Toward Paying Down Debt
- You Can Improve Your Credit Score
- Reward Yourself With Our Free Share Draft Checking Account
- Privacy Policy
- And More

## 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.

## Holiday Closings

**Memorial Day**  
Monday, May 30, 2022

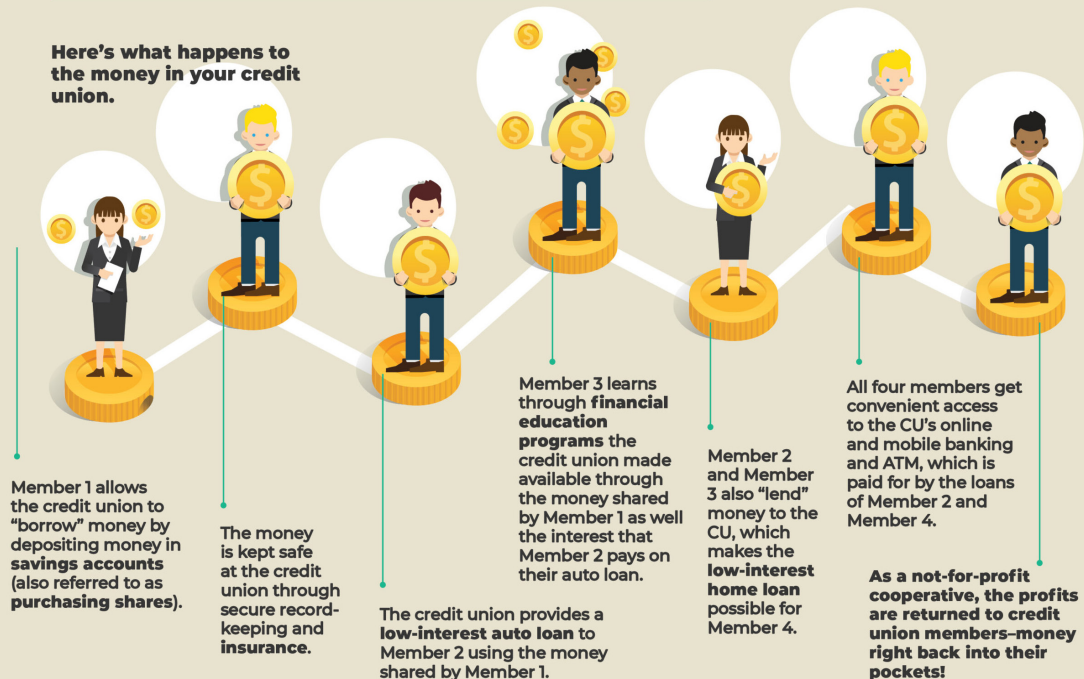
**Juneteenth Day**  
Monday, June 20, 2022

**Independence Day**  
Monday, July 4, 2022



## WHERE DOES MY CREDIT UNION MONEY GO?

Here's what happens to the money in your credit union.



# President's Message

Dear Member:

As we navigate the beginning of a new year, I am proud of all that HEFCU has achieved in the past year, and am optimistic for what lies ahead in 2022.

At HEFCU, we are always trying to find ways to help our members achieve their financial goals. We recently launched a new tool, My Credit Score, to all members currently enrolled in our Online Banking service. This all-encompassing FREE service provides members with real-time access to their credit report, as well as money saving tools and opportunities. By accessing this service directly via our Mobile App, you can quickly gain insight into your personal credit history and ways to improve your score. I highly encourage you to log into Online Banking today and register for this free service.

As we continue to strive to improve the financial well-being of our members, please know that HEFCU offers competitive loan rates. Be sure to apply with HEFCU first to see how we can save you money on a new car purchase, refinance a high-rate loan with another lender, or just help you out in a time of need. We've got a low-rate loan to fit your needs when the time is right. HEFCU just recently added GrooveCar Direct, a program that can help members car shop with confidence as well as obtain FREE CarFax reports on selected vehicles, and also obtain pre approval on a loan request from HEFCU.

If you know someone that is not currently a HEFCU member, but is looking for a credit union, we would be proud to be their credit union. Membership eligibility has expanded, and we invite them to be a part of our growing membership.

We appreciate your loyalty to HEFCU and look forward to serving you in the future.

Respectfully,



John J. Dawidowski  
President/Chief Executive Officer

## HEFCU Scorecard


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

Category:	28-Feb-22	30-Nov-21
Deposits .....	\$132,495,619	\$129,013,396
Loans .....	\$74,955,464	\$78,643,720
Capital .....	\$11,728,950	\$11,855,432

## Share the Savings of Credit Union Membership with Friends, Family and Co-Workers!

As a HEFCU member, you can extend your membership privileges to your children, siblings, grandparents, grandchildren, or other family members and household members. When they join, they are immediately eligible for the benefits, advantages, and services of the credit union.

Spread the word ... new employer groups are welcome! Credit Union membership provides an outstanding no-cost employee benefit that helps attract and retain quality employees. HR and Benefits personnel staff can contact the credit union for additional information!



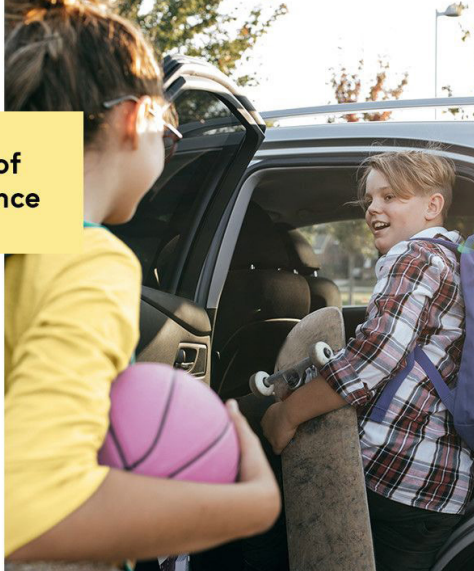
**You Could Save Hundreds of Dollars On Your Car Insurance**

For your FREE, no-obligation quote, call toll-free: 1-888-380-9287 or visit [TruStageAutoHome.com](http://TruStageAutoHome.com)

**TruStageAutoHome.com**  
**1.888.380.9287**

TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

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## 5 STEPS TO TAKE TOWARD Paying Down Debt

- 1

Create a budget to know your income, expenses and cash flow.


- 2

Trim expenses that are not essential and/or generate more income to have as much cash flow as you can.


- 3

Commit as much income as you can to your lowest debt while making only minimum payments on the rest.


- 4

When your lowest debt is paid in full, "snowball" all you had been paying to it onto your new lowest debt.


- 5

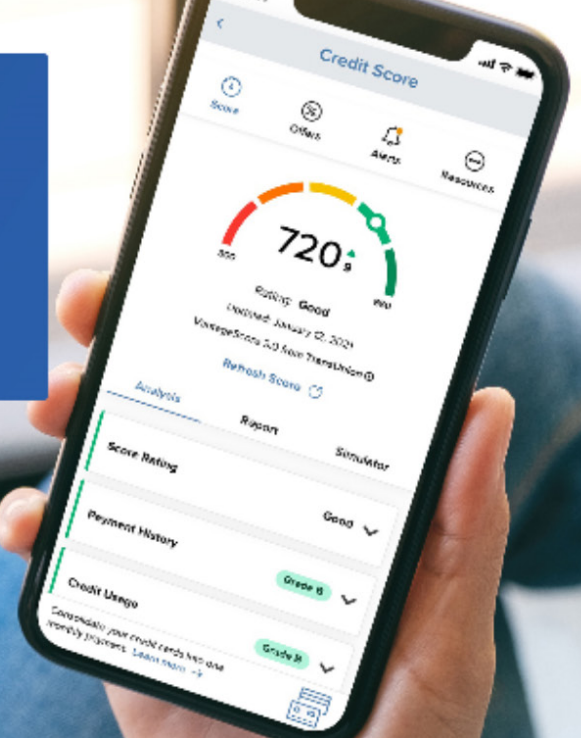
Avoid taking on new debts via credit cards or other loans.








# You can improve your credit score



## Here's why you should. And how to get started.

- ➡ Prevent identity theft through free credit monitoring. Watch for things like new accounts being opened, changes in address or anything else that looks “off”.
- ➡ Understand what influences your score, and make the right financial choices.
- ➡ Increasing your score can help you qualify for lower interest rates and save you money. The better your score, the better the rates!

**Log into HEFCU@Home Online Banking  
or register today and click 'Show My Score'**



## Reward yourself with our Free Share Draft Checking Account

- ▼ *No Minimum Balance Requirement*
- ▼ *Extended Surcharge-Free ATM Network*
- ▼ *Debit Card*
- ▼ *Online Bill Pay\**
- ▼ *Mobile Check Deposit\*\**
- ▼ *Digital Wallets*



Call 800-624-3312 to apply  
or visit us at [HEFCU.com](https://www.hefcu.com) for more information.

\*Online Banking enrollment required. \*\*Online Banking enrollment and mobile app download required.

# 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](http://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:

Friday:

8:30 am - 3:30 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](http://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

