

Financial Wellness

A Quarterly Publication For Members Of Healthcare Employees Federal Credit Union



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We continue to serve.

HEFCU's Princeton Branch remains open to serve our members in light of COVID-19.

We continue to offer a walk-up window to help assist our members with their financial needs



Welcome New SEGs:

HEFCU would like to welcome the following new Select Employer Group (SEG) to our credit union family:

- Allied Digestive Health**
- New Jersey Credit Union Foundation**

Holiday Closings

Independence Day
Friday, July 3, 2020

Labor Day
Monday, September 7, 2020

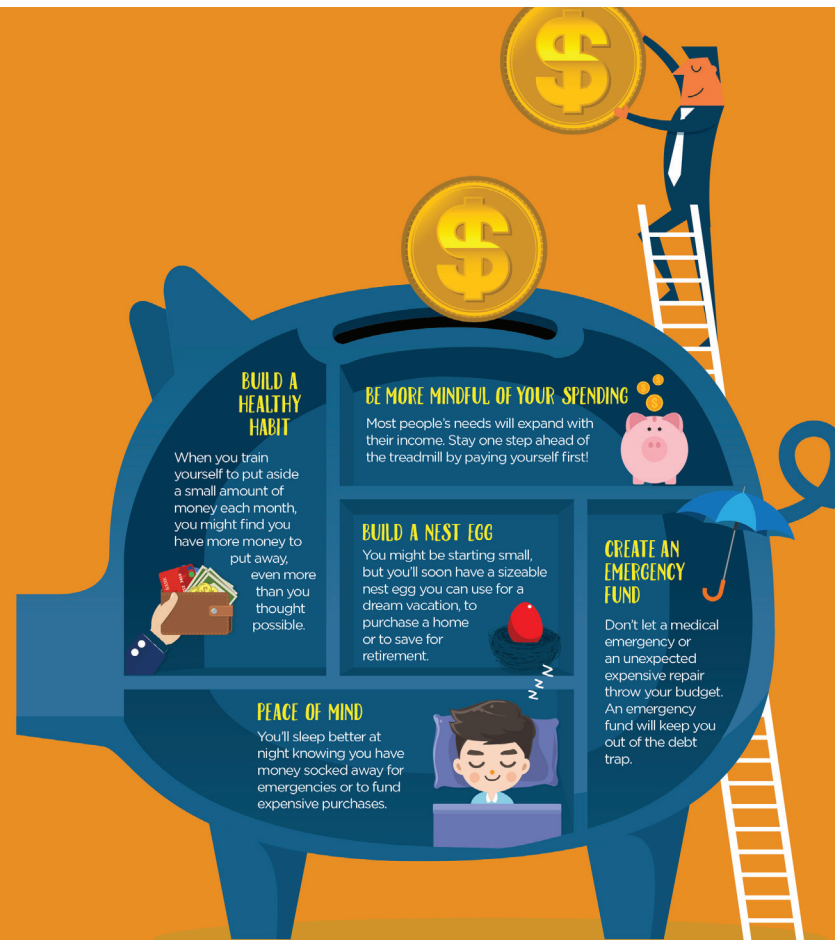
Five Reasons To Pay Yourself First

Paying yourself first, or prioritizing your savings, is the golden rule of personal finance.

Do you care more about the financial wellness of your local coffee shop - or your own? Paying yourself first means putting your own needs, and your own future, before anything else.

Start small with just \$100 each payday, or even a dollar a day, and watch your savings grow!

Here are 5 excellent reasons to pay yourself first:



President's Message

Dear Member of our Healthcare Family,

Our members continue to serve the needs of the healthcare community during this unprecedented time, thank you for all that you do. HEFCU stands strong with you during this continued crisis.

This past Spring your Credit Union did the following to support our members:

- Offering Emergency Loans
- Offering Skip-a-Pay on all loans with fees being waived
- Installed a walk-up window to serve our members
- Distributed care packages to 8 local hospital ER Departments for over 800 employees

Throughout the turmoil surrounding the economy, HEFCU has stayed true to its mission by creating superior member value over a lifelong relationship through personalized and convenient financial services while maintaining a sound financial condition. Your credit union continues to grow and thrive in this harsh economic environment.

With member spending down, deposit growth continues to climb. Our members clearly recognize the advantages of a credit union membership over a relationship with a bank.

While we have not yet determined what the 'new normal' looks like, our services are designed to support you during this time. Be sure to take advantage of our digital services, including mobile check deposits, ATM/Debit Cards, online and mobile banking, 24/7 bank by phone, and online loan applications and FREE Checking.

On behalf of our Board of Directors and Staff we wish to thank you, our dedicated members, that serve the healthcare community in New Jersey.

In closing, I wish you and your family a safe and enjoyable Summer.

Sincerely,



John J. Dawidowski
Chief Executive Officer

HEFCU Scorecard

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

Category:	31-May-20	31-Jan-20
Deposits	\$118,544,451	\$109,475,026
Loans	\$71,149,546	\$78,690,769
Capital	\$11,901,077	\$11,641,708



Love My
Credit Union®
rewards



Hey credit union members! Claim your cash.

Get \$200 cash with
Unlimited Plus or Premium
when you switch to Sprint®.

Get cash >



Cash via deposit.
\$100/line, max 2 lines.
Req. new line of service
and online registration.

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](https://www.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](https://www.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](https://www.sprint.com/returns). Other Terms: Offer/coverage not avail. every-where 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.



HEFCU PROUDLY SUPPORTS OUR HEALTHCARE WORKERS

#WEAREALLINTHISTOGETHER

#SUPERHEROESWEARSCRUBS

#FINANCIALSOLUTIONSFORLIFE

#NJTHANKSYOU

HEFCU Employee Retires

After 12 years of dedicated service to the members of HEFCU, Karen Van Syckle has announced her retirement. Karen has been with HEFCU since February 2008, and over the years has provided our members with outstanding member service. She will be greatly missed by her co-workers and HEFCU members.

LOOKING TO BUILD OR RE-ESTABLISH CREDIT?



Let us help you establish a positive credit history with our Share Secured Credit Builder Loan.

LOW 4.25% APR*

Find out more and apply today at www.HEFCU.com!

*APR = Annual Percentage Rate. Loan proceeds are deposited and frozen in a separate HEFCU share account, of which HEFCU makes your loan payment on your behalf. Must be a member in good standing. \$5 application fee and accrued interest amount (max. \$35) must be in share account at time of application. Certain restrictions may apply.

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

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

WHAT DOES 6 FEET LOOK LIKE?

For most people, the distance from fingertip to fingertip of their outstretched arms is their own height, so that can help you gauge.

Some other ways to envision a 6-foot distance:

Two large dogs standing nose to tail



The length of a sofa



The width of most residential sidewalks



The height of a common refrigerator

Two shopping carts end to end



The length of a full-size bed



The length of a bathtub



The height of an average door



The width of an average sedan



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

