

Financial Wellness

A Quarterly Publication For Members Of Healthcare Employees Federal Credit Union



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1099 Tax Information Reminder

Your 1099 tax information for 2019 was included with your December 31, 2019 statement. Please retain this information for your tax records, **1099 tax information will not be sent by separate mail in 2020.** Please call our Member Service department if you have any questions.

Holiday Closings

New Year's Day

Wednesday, January 1, 2020

Martin Luther King, Jr. Day

Monday, January 20, 2020

President's Day

Monday, February 17, 2020

IMPORTANT NOTICE REGARDING PNC ATM NETWORK

Please note that effective February 1, 2020, PNC Bank ATMs will no longer be surcharge-free for members.

Visit us online to find a Surcharge-Free ATM available through the Allpoint Network.

WE OFFER OVER
55,000

SURCHARGE-FREE ATMS,
WORLDWIDE.



Credit union members

GET \$200

COLD HARD CASH REWARDS

when you switch to Sprint®



Healthcare Employees Federal Credit Union members can get \$200 from Sprint

You get \$100 per line on up to two lines when you switch to Sprint. Plus, \$100 loyalty reward every year! That means savings of more than \$600 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

1. Switch to Sprint and mention that you're a credit union member.
2. Register your new lines 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 after your first year of service.

Cash via deposit: \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration at lovemycreditunion.org/sprintrewards within 30 days of activ. Loyalty Reward: Via deposit. \$100/yr./acct. Unlimited Basic: after 1/31/2021 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5 with AutoPay. 1 Hulu ad-supported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. other mo. charges apply.

CELEBRATING 35 YEARS!

1984-2019

President's Message

Dear Member:

As we close out the 2019 year first, I want to wish you and your family a very Happy Holidays and for a Healthy and Happy New Year.

During this past year HEFCU has continued to grow as a direct result of our membership loyalty and trust in your Credit Union. December of 2019 marks HEFCU's 35th year in business!

During 2019 we achieved many significant milestones including introducing GreenPath Financial Wellness, a program that can assist our members with budgeting and debt management. HEFCU also entered into a merger agreement with Health Care of New Jersey Federal Credit Union and completed that merger on May 31, 2019. This merger of the employees at Virtua Memorial Hospital in Mt. Holly, NJ, as well as employees at Southern Ocean County Hospital in Manahawkin, NJ enabled HEFCU to open its 3rd Branch, now in Mt. Holly, NJ.

Some brief financial statistics:

- Membership 18,818
- Assets \$120,080,000
- Loans \$77,560,000
- Capital \$11,574,000

We are very excited about initiatives planned for this upcoming year including adding a Debt Protection Insurance, Small Dollar Loans, Credit Builder Loans, payment portal and online account opening.

On behalf of the Board of Directors and Staff of your Credit Union we wish you and your family a very Happy Holiday Season.

Respectfully,

John J. Dawidowski
Chief Executive Officer

HEFCU Scorecard

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

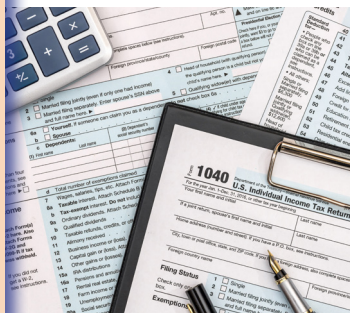
Category:	31-Oct-19	31-Aug-19
Deposits	\$108,469,382	\$108,812,163
Loans	\$77,852,684	\$78,000,952
Capital	\$11,517,002	\$11,377,535

Don't Let Your Account Go To The State!



Did you know that if a checking or savings account remains inactive for three years, New Jersey state law requires that the funds in it be transferred to the State? HEFCU members will be notified on an annual basis if their account is subject to the New Jersey Escheat Law.

It's easy to safeguard your money! Help protect your account by simply making a deposit or withdrawal once during the three years or notifying us in writing that you acknowledge the existence of your HEFCU account. For more information on whether your funds (or a family member's funds) are being held by the State of New Jersey (or another state) visit www.unclaimed.org today



Get Your Tax Refund Faster

Make your life easier by having your tax refund directly deposited into your credit union account. Simply fill in the appropriate lines on your IRS tax forms and provide your account number and

HEFCU's ABA Routing Number (231288811). And, there's no cost to you! Download the necessary forms by visiting www.irs.gov.

Happy, Healthy New Year from HEFCU!

Healthcare Employees Federal Credit Union would like to take this opportunity to thank you for your membership. We wish you and your family a happy and healthy new year.

Mt. Holly Office Update

Please note that the former phone number used to contact the Mt. Holly office directly will no longer be in service. You can contact the credit union at 609-951-0700 or 800-624-3312.

19 REASONS

to Create and Stick to a

BUDGET



1 You'll spend less.



2 You'll argue less about discretionary spending.



3 You'll have money for fluctuating expenses.

4 You'll always have enough for fixed expenses.

5 You'll save more.



6 You'll feel more in control of your finances.

7 You'll be motivated to increase your earning potential.

8 You'll feel less guilt about impulse purchases that are within your budget.

9 You'll feel more responsible.

10 You'll never miss a bill payment.

11 You'll set a better example for your kids.



12 You'll spend less on groceries.



14 Your stress levels will decrease.

17 You'll find yourself choosing healthy meals and snacks.



13 You'll invest more.

15 You'll be able to make quicker decisions.

16 You'll be prepared for financial changes.

18 You'll be protected from debt.



19 You'll see potential money problems before they 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

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

It all starts with a phone call. Together we can develop a custom plan to reach your financial goals. It's free, no pressure, and confidential.

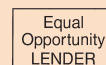
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