

Financial Wellness

A Quarterly Publication For Members Of Healthcare Employees Federal Credit Union



In This Issue

- President's Message
- Planning To Take A Roadtrip?
- Account Information Update
- \$100 Cash Rewards
- What If The Unexpected Happened To You?
- HEFCU Electronic 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 27, 2019

Independence Day
Thursday, July 4, 2019

Language Interpretation Services Available!

We speak your language.

Hablamos tu idioma.
Nou pale lang ou.
Mówimy w Twoim języku.
我们说你的语言。





Did you know that HEFCU offers a language interpretation service for members. With more than 200 different language interpretations available, HEFCU can now seamlessly assist you with all of your banking needs, in your own native language. Give it a try today – contact a HEFCU representative at 800-624-3312.



It's Never Too Late To Start Saving!

Has vacation planning become vacation dreaming? Start saving for next year by opening a Vacation Club Account. Our Vacation Club Accounts are a great, easy way to save. You can have money automatically transferred into your account each pay. Start saving today and be on your way to a happy vacation.

Existing vacation club accounts will mature on May 1st and the balance will be transferred into your Primary Savings Account.

Share The Benefits Of Membership!

Tell your co-workers and spouse, siblings, parents, grandchildren, grandparents, etc. about our low-rate loans, friendly member service, convenient services, competitive savings rates, etc.

Have them stop in today to join!



President's Message

Dear Member:

As we settle into 2019, I would like to reflect upon what HEFCU has done for our members after 35 years in business. HEFCU was originally chartered in 1984 to provide credit union services to employees of hospitals, nursing homes and healthcare facilities throughout New Jersey. Today, we are over \$100 million in assets and serve more than 17,000 members from over 300 healthcare and other organizations. With over 9% Capital Ratio your credit union is considered well capitalized by the regulators.

We are here to help you save money and borrow responsibly! This is YOUR Credit Union, we are proud to be associated with the Healthcare Family.

As we continue to work to better serve our members, I would like to highlight some points:

- Consider opening a HEFCU account for one of your family members and let them enjoy the lifetime benefits and rewards only a Credit Union can provide.
- HEFCU now offers multiple and free electronic resources, including: mobile app with mobile check deposit, eStatements, online lending with e-signatures, online banking and bill pay.
- We now offer our members access to GreenPath Financial Wellness, providing you with free access to money management and financial education services.
- Those members with Checking Accounts can now view paid check images online for free.

On behalf of our Board of Directors and Staff at HEFCU, we look forward to exceeding your expectations and welcome feedback so that we can continue to become your first choice for serving your financial needs.

Respectfully,



John J. Dawidowski
Chief Executive Officer

HEFCU Scorecard

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

Category:	31-Jan-19	31-Oct-18
Deposits	\$102,642,572	\$103,337,866
Loans	\$70,684,915	\$74,049,543
Capital	\$10,162,594.....	\$9,978,751

Planning To Take A Roadtrip?

A new car can help make this the best trip ever.
Save with an Auto Loan as low as **2.99% APR***



Heading south for spring break? Get your bags packed and forget about transportation worries. We'll get you behind the wheel of a new car just in time for your well-deserved vacation. Buy a new car with rates as low as 2.99% APR!

100% financing – No need to deplete your savings to get the car you want.

Affordable payments – Save with a low monthly payment.

Personalize your loan – Select a term just right for your budget, up to 84 months.

Online & mobile convenience – Apply online. Enjoy 24/7 access with your laptop, tablet or smartphone. Make convenient loan payments online, anytime.

Get preapproved and save even more.

Looking to buy soon? There's no reason to pay more. Get pre-approved now for bargaining power at the dealership.

We offer easy refinances, too.

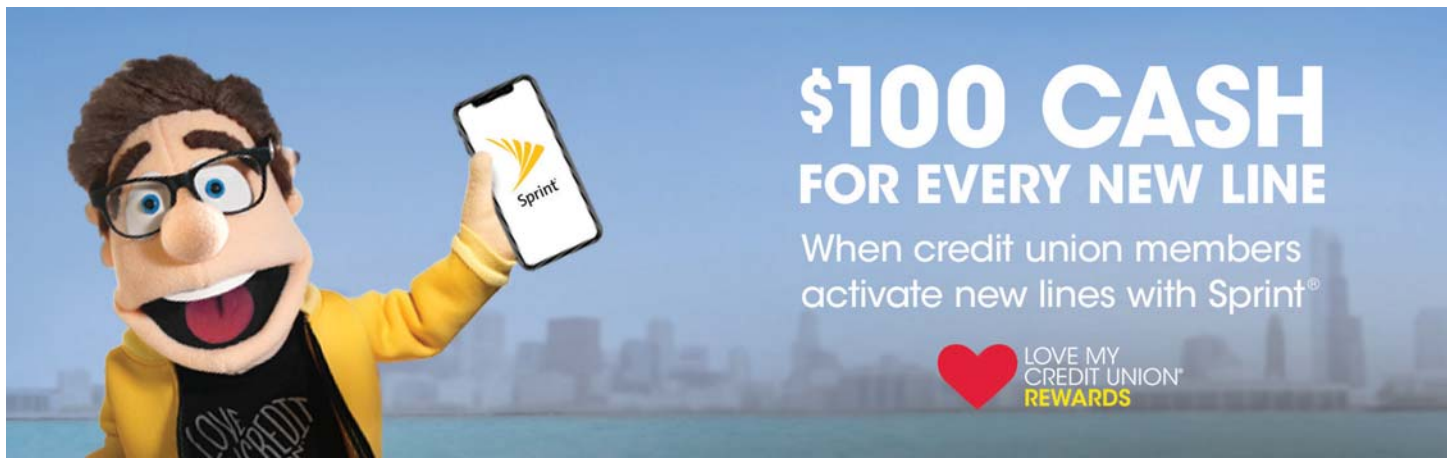
Have a car you love but the payment not so much? Refinance your loan from another lender and save! We can help lower your rate AND monthly payment.

To apply, call us or visit at www.hefcu.com. We'll have you behind the wheel of a new car in time for your spring break plans.

*APR=Annual Percentage Rate. Rates and terms are subject to change without notice. Rates shown are for qualified borrowers. Your rate may vary based on credit history. Complete financing details are available at the credit union.

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. Thank You.



HEFCU members: It's time to cut the strings. You deserve a reward with no strings attached. Members get a **\$100 cash reward** for every new line activated with Sprint®, now on unlimited lines! Yep, it really is that simple. Here's how to get cash rewards for every new line you activate with Sprint:

1. Add a line to your new or existing Sprint account and mention that you're a credit union member.
2. Register at **LoveMyCreditUnion.org/Melvin**
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.

Already a Sprint customer? Register now to receive a \$100 loyalty cash reward every year starting one year after registration. Get cash rewards! Visit **LoveMyCreditUnion.org/Melvin** to learn more

What If The Unexpected Happened To You?

Accidents happen every day and can happen to anyone. Not everyone has the extra cash lying around to pay for the out of pocket costs that can add up. Every little bit helps. As a member of HEFCU we are pleased to offer you, at no cost, our Private Passenger Accident Plan.

This benefit will pay you \$240 each day you are hospitalized due to an accident in a private passenger automobile. This plan is available to our members age 18-70.

You can use your benefit however you see fit. It can help you with your out-of-pocket medical expenses or to help you maintain your standard of living while you cannot work. Focus on your recovery, not your finances.

The Private Passenger Accident Insurance Plan is a no cost benefit from HEFCU 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:
<https://www.familysecurityplan.com/hefcu/>

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

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. Want more information? Visit **www.familysecurityplan.com**.



The first day of a hospital stay must occur within 90 days of the accident, causing injury. It will continue until the covered person is no longer in-hospital, the maximum number of days has elapsed or the covered person dies. There is a 30 day max period of confinement. Coverage expires one year from the effective date. Policyholder may renew coverage annually up to age 70.

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.

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

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

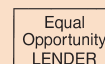
Hamilton
New Brunswick

Barnabas Healthcare System

Clara Maass Medical Center
Newark Beth Israel Medical Center

Be In The Know With HEFCU On The Go!

Follow Your Credit Union on Facebook
and Twitter for news and updates
that matter to you.



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

