

# Financial Wellness

A Quarterly Publication For Members Of Healthcare Employees Federal Credit Union



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2019

## 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.

## Holiday Closings

**New Year's Day  
(Observed)**

Tuesday, January 1, 2019

**Martin Luther King, Jr. Day**

Monday, January 21, 2019

**President's Day**

Monday, February 18, 2019

## This Holiday Season, Stress Less By Saving More

During the most wonderful time of the year, we want to help you enjoy what matters most, and ease your financial worries! Whether you have high-interest credit card debt or are dealing with debt from other unexpected expenses, our financial wellness partners at GreenPath can help address your financial concerns and make a plan for living a financially healthy life.

Call GreenPath today for a FREE counseling session and see if a **Debt Management Plan** could help you to lower your credit card interest rates, save more, and pay off your debt in less time.

**Call Today: 877-337-3399**



*Give Yourself the Gift of*  
**Being Debt-Free**



## 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](http://www.irs.gov).

## 1099 Tax Information Reminder

Your 1099 tax information for 2018 was included with your December 31, 2018 statement. Please retain this information for your tax records, **1099 tax information will not be sent by separate mail in 2019**. Please call our Member Service department if you have any questions.

## President's Message

Dear Member:

I am looking forward to 2019, when HEFCU will celebrate 35 years in business! Please be on the lookout for Anniversary special rates and promotions throughout the year.

Some notable statistics from 2018 include providing more than 10 million dollars in new loans in 2018. We have also achieved a strong capital position.

This past year, we also introduced the GreenPath Financial Wellness program to our members and are excited that in 6 short months, hundreds of members have taken the time to reach out to GreenPath in an effort to gain a better understanding of their finances and ways to improve their spending habits.

Once again, we stand committed to ensuring that your Credit Union is here for you today and well into the future as a financial partner for life.

As potential members see the value that credit unions offer, particularly our credit union, we expect to see greater numbers of people seeking to become members who will enjoy the rewards of belonging to a financial institution that serves its member/owners – you.

On behalf of our Staff and Board of Directors, we wish you and your family a very healthy and prosperous New Year.

Respectfully,



John J. Dawidowski  
Chief Executive Officer

## HEFCU Scorecard

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

Category:	31-Oct-18	31-Aug-18
Deposits .....	\$103,337,866	\$104,444,907
Loans .....	\$74,049,543	\$72,147,136
E-Statement Users .....	10,508	10,368
Capital .....	\$9,978,751	\$9,769,463

## Take Part in the Youth Involvement Board's 2019 Scholarship Program at HEFCU!

HEFCU is taking part in the New Jersey Credit Union League's Youth Involvement Board's (YIB) 2019 statewide Scholarship program.

If you are a high school senior and a HEFCU member, you are eligible to apply!



The YIB scholarship is an award of up to \$1,000 to be paid jointly to the winning student and the student's chosen accredited educational institution. **The applicant must be a member in good standing at HEFCU and must be enrolled as a high school senior at the time of the application.** Scholarship funds must be used for tuition only at an accredited educational institution (Community college, 4-year college, university, or vocational/technical school).

The judging of the entries will be performed by YIB volunteers and is based on academic performance, extracurricular activities, community service/involvement, references, and leadership roles. The application deadline is March 29, 2019.

Interested in applying? Visit [www.hefcu.com](http://www.hefcu.com) for the student application. Fill out the application and return it to HEFCU by March 29, 2019. Good luck!



## Consolidate Your Debts Now!

After the holidays, many people focus on diets and getting their bodies in shape. But it's also the best time to get financially fit with a 10.24% APR\* Personal Loan. Maybe you spent just a little more than you had budgeted for holiday gift-giving, or you can't seem to make a dent in your higher-rate credit card balance from another financial institution. Save yourself some money and the aggravation!

Consolidate those troublesome debts into one low rate personal loan with HEFCU. You can make ends meet! For more information, speak with a loan specialist today at 609-951-0700, or apply online at [www.hefcu.com](http://www.hefcu.com).

\*APR = Annual Percentage Rate. Certain restrictions may apply.

# HIDDEN HOLIDAY COSTS & HOW TO BEAT THEM

You already know about the gifts and decorations. Here are some holiday expenses you may have not included in your budget this year, along with creative ways to beat them.

## WRAPPING PAPER



It all ends up in the garbage, but did you know that wrapping paper for your gifts can cost close to \$100?

**SAVE BIG!** By purchasing next year's wrapping paper in January. It won't go bad and you'll be ahead of your holiday expenses almost a full year in advance!

## INTEREST ON CREDIT CARDS

Too many shoppers put holiday expenses on credit cards and then pay a whole lot more because of interest.



**SAVE BIG!** By sticking to debit cards and cash only. If you must use a credit card, be sure to pay your bill before it starts accruing interest.

## LAST-MINUTE GIFTS

Who has time to shop for bargains when it's two days to Christmas and you've only just remembered your boss's kids?

**SAVE BIG!** By skipping non-essential gifts. Also consider homemade gifts or re-gifting presents you've never used.



## ELECTRICITY

All those twinkling lights can cost a pretty penny – or more than an extra \$50 on your electric bill.

**SAVE BIG!** By switching your lights to LEDs. Also consider leaving your lights on for only a few hours a night, such as during the early evening hours.

## EATING OUT

Last-minute holiday prep got you too busy to cook? You might be spending more than you realized on takeout food this month.

**SAVE BIG!** By cooking and freezing a few meals ahead of time for those crazy, hectic, pre-holiday evenings. If you can't hack it without buying dinner a few times this month, consider purchasing an entrée only and then adding your own sides, salads and beverages at home.



# 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 \_\_\_\_\_

## 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](http://www.unclaimed.org) today.

## This Year We're Adding Some Happy To The Holidays.

HEFCU members get **\$100 per line in cash rewards** for every new line activated with Sprint® — and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

### ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.

### C'MON AND GET HAPPY!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!  
Visit [LoveMyCreditUnion.org/Happy](http://LoveMyCreditUnion.org/Happy) to learn more.



## 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](http://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

Old Bridge Division  
Perth Amboy Division

### Robert Wood Johnson University Hospital

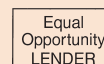
Hamilton  
New Brunswick

### 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

