

HEALTHCARE EMPLOYEES FCU

CURRENT DEPOSIT RATES

Deposit Accounts	Average Daily Balance	Rate	APY*	Rates Effective
Savings Accounts	\$100.00 to \$500.00	0.05%	0.05%	07/01/2018
	\$500.01 to \$5,000.00	0.20%	0.20%	07/01/2018
	\$5,000.01 to \$20,000.00	0.20%	0.20%	07/01/2018
	\$20,000.01 +	0.30%	0.30%	07/01/2018
Club Accounts	\$100.00 to \$500.00	0.05%	0.05%	01/01/2017
	\$500.01 +	0.20%	0.20%	01/01/2017
Savings IRA Accounts¹	\$100.00 to \$500.00	0.05%	0.05%	01/01/2017
	\$500.01 +	0.20%	0.20%	01/01/2017
FREE Checking Account	Over \$1,000.00	0.05%	0.05%	01/01/2017
Money Market Account²	\$5,000.00 to \$50,000.00	0.30%	0.30%	10/01/2018
	\$50,000.01 to \$99,999.99	0.35%	0.35%	10/01/2018
	\$100,000 +	0.40%	0.40%	10/01/2018

Share Certificates ³ / Share Certificate IRA ³	Rate	APY*	Rates Effective
6 Month	0.50%	0.50%	09/28/2018
12 Month	0.75%	0.75%	09/28/2018
24 Month	1.00%	1.00%	09/28/2018
36 Month	1.15%	1.15%	09/28/2018
48 Month	1.35%	1.35%	09/28/2018
60 Month	1.50%	1.50%	09/28/2018

* APY = Annual Percentage Yield

¹ Savings IRAs will earn dividend according to balance tier

² Free Checks, Debit Cards, Money Orders, and Overdraft Protection

³ Minimum balance of \$1,000 to open Share Certificate/Share Certificate IRA

CURRENT LOAN RATES

Loan Types ¹	APR*		Rates Effective
Unsecured	As low as 10.24%	Limit = \$15,000	12/18/2015
100% Share Secured	6.25%	No Limit	12/18/2015
5 Yr Fixed Home Equity⁴	As low as 4.49%	Up to 80% LTV ³	04/01/2018
7 Yr Fixed Home Equity⁴	As low as 4.99%	Up to 80% LTV ³	04/01/2018
10 Yr Fixed Home Equity⁴	As low as 4.99%	Up to 80% LTV ³	04/01/2018
15 Yr Fixed Home Equity⁴	As low as 5.49%	Up to 80% LTV ³	04/01/2018
20 Yr Fixed Home Equity⁴	As low as 5.99%	Up to 80% LTV ³	04/01/2018
5 Yr Balloon Fixed Home Equity⁴	3.74%	Up to 80% LTV ³	04/01/2018
Variable (Home Equity Line of Credit)^{2, 4}	As low as Prime minus 0.75%	Up to 80% LTV ³	
5 Yr First Lien Home Equity⁴	3.99%	Up to 70% LTV ³	04/01/2018
7 Yr First Lien Home Equity⁴	3.99%	Up to 70% LTV ³	04/01/2018
10 Yr First Lien Home Equity⁴	4.49%	Up to 70% LTV ³	04/01/2018
15 Yr First Lien Home Equity⁴	4.99%	Up to 70% LTV ³	04/01/2018
20 Yr First Lien Home Equity⁴	5.49%	Up to 70% LTV ³	09/01/2018
New/Used Auto⁵	As low as 2.99%	Up to 60 months ⁶	04/01/2018
VISA Credit Card Classic	12.00%	No Annual Fee	
VISA Credit Card Platinum	8.99%	No Annual Fee	

* APR = Annual Percentage Rate

¹ Loan rates and/or eligibility are determined by the member's credit score

² Minimum APR is 4.00% and maximum is 18.00%; APR is floor rate when Index + Margin is below the floor

³ LTV above 80% offered at a higher rate

⁴ New Jersey and Pennsylvania residence only

⁵ New or Used Car Loans pertain to model years 2009-2018

⁶ 72 and 84 month terms available

