



# 2018 Annual Meeting

## Agenda December 21, 2018

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- |         |   |
|---------|---|
| 1:30 PM | Registration  |
|         | Approval of Minutes of December 21, 2017 Annual Meeting |
|         | Report of Chairman/CEO                                  |
|         | Report of Supervisory Committee                         |
|         | Report of Credit Committee                              |
|         | Report of Nominating Committee                          |
|         | Elections   |
| 1:45 PM | Conclusion and Adjournment                              |

**HEALTHCARE  
EMPLOYEES  
FEDERAL  
CREDIT UNION**

Report to Membership  
Annual Meeting  
December 21, 2018

**Healthcare Employees Federal Credit Union**  
**2018 Board of Directors**

|   |             |
|---|-------------|
| Jane Kaye<br>Unaffiliated   | Chairperson |
| Julie Lynch<br>Unaffiliated   | Vice Chair  |
| Garrick Stoldt<br>VP Finance<br>Saint Peter's University Hospital                       | Treasurer   |
| Lois Hogya<br>VP Underwriting/Marketing<br>Princeton Insurance Co.                      | Secretary   |
| Lorei Cwirko<br>Director of Benefits, Human Resources<br>St. Joseph's Healthcare System | Member      |
| Michael Elfert<br>Unaffiliated  | Member      |
| Clare Hall<br>VP Human Resources<br>Virtua Health                                       | Member      |
| Dora Marques<br>Executive Director<br>CBiz  | Member      |
| Linda Reed<br>CIO<br>Atlantic Health System   | Member      |
| Sean Hopkins<br>Sr. Vice President<br>Federal Relations & Health Economics<br>NJHA      | Member      |
| Shane Fleming<br>VP Finance<br>Capital Health System                                    | Member      |
| Cathleen Bennett<br>President & CEO<br>New Jersey Hospital Association                  | Member      |



**Annual Meeting  
December 21, 2017**

The meeting was called to order at approximately 1:41 PM on December 21, 2017. Ms. Kaye welcomed everyone to the 33<sup>rd</sup> Annual Meeting of the Healthcare Employees FCU.

The first item to be discussed was the approval of the 2016 Annual Meeting minutes.

It was then:

**Voted:** To approve the December 22, 2016 Annual Meeting minutes as presented\* (17-12-1).

Ms. Kaye, once again, thanked the Board, Management, and Staff for their service provided to our membership. Mr. Dawidowski also thanked the Board and his team for outstanding support during the year.

The report of the Nominating Committee was reviewed next and a call for any other nominations from the floor was announced. Hearing none, a motion was made to approve the following Board Members to new terms:

| <b>Board of Directors</b> | <b>Term</b> |
|---------------------------|-------------|
| Garrick Stoldt            | 2020        |
| Linda Reed                | 2020        |
| Michael Elfert            | 2021        |
| Lorei Cwirko              | 2021        |

It was then:

**Voted:** To accept the new terms for the listed Board of Directors as presented\* (17-12-2).

At this time, management recognized the dedicated service of two former Board of Directors, Alicia Mendez and Marcia Telthorster.

With the resignation of Ms. Mendez and Ms. Telthorster, the Nominating Committee made a motion to approve the following candidates to their terms, respectively:

| <b><u>Proposed Candidate</u></b> | <b><u>Affiliation</u></b> | <b><u>Proposed Term</u></b> | <b><u>Replacing</u></b> |
|----------------------------------|---------------------------|-----------------------------|-------------------------|
| Cathleen Bennet                  | CEO, NJHA                 | 2026                        | Alicia Mendez           |
| Clare Hall                       | Virtua                    | 2026                        | Marcia Telthorster      |

The Nominating Committee also recommended the following individuals as Board of Director officers:

**2018 Officers:**

Jane Kaye, Chair  
Julie Lynch, Vice Chair  
Garrick Stoldt, Treasurer  
Lois Hogle, Secretary

It was then:

**Voted:** To accept the 2018 Board of Director Officers as presented\* (17-12-3).

The Nominating Committee recommended the appointment of the following individuals to serve on the Supervisory and Credit Committee for 2018:

***2018 Committee Appointment***

**Supervisory Committee**

|                       |      |
|-----------------------|------|
| Jeffrey DeLury, Chair | 2018 |
| Stephen Pennie        | 2018 |
| Amina Razanica        | 2018 |

**Credit Committee**

|                        |      |
|------------------------|------|
| Luann Rooney-Frascella | 2018 |
|------------------------|------|

It was then:

**Voted:** To accept the 2018 Committee Appointments as presented\* (17-12-4).

Below is a complete list of the 2018 HEFCU Board of Directors:

|                  | <b>TERM</b> | <b>LIMIT</b> | <b>BOD MEMBER SINCE</b> |
|------------------|-------------|--------------|-------------------------|
| Linda Reed       | 2017        | 2023         | 2015                    |
| Lorei Cwirko     | 2017        | 2023         | 2015                    |
| Garrick Stoldt   | 2017        | 2024         | 2016                    |
| Michael Elfert   | 2017        | 2024         | 2016                    |
| Julie Lynch      | 2018        | 2018         | 2010                    |
| Jane Kaye        | 2018        | 2021         | 2013                    |
| Dora Marques     | 2018        | 2024         | 2016                    |
| Shane Fleming    | 2019        | 2019         | 2011                    |
| Lois Hogle       | 2019        | 2021         | 2013                    |
| Sean Hopkins     | 2019        | 2025         | 2017                    |
| Claire Hall      | 2020        | 2026         | 2018                    |
| Cathleen Bennett | 2021        | 2026         | 2018                    |

There being no further business, the meeting was adjourned at approximately 1:50PM.

Signed: \_\_\_\_\_  
President

Signed: \_\_\_\_\_  
Secretary

# REPORT of the CHAIRPERSON and CEO

## **OUR COMMITMENT TO MEMBERS**

Healthcare Employees Federal Credit Union is committed to providing high value products and services, unparalleled access, and excellent service to you, our member-owners.

Enhancing member value is part of every initiative we undertake on your behalf. We strive to keep operating expenses low so we may provide you with low interest rate loans and a fair return on deposits. However, our commitment to you goes well beyond price. We continually work at adding and enhancing services to meet your changing financial needs.

## **OUR INVESTMENT IN MEMBER EXPERIENCE**

Healthcare Employees Federal Credit Union's guiding principle has been to help members plan for their financial needs in the most convenient and cost effective way possible. This past year, as always, we have taken steps to enhance your experience with the Credit Union and developed a strategic plan focused on:

- Creating financial solutions for life
- Creating a sales and service culture
- Ensuring a sound financial condition

## **OUR FINANCIAL STRENGTH CONTINUES TO IMPROVE MEMBER VALUE**

Healthcare Employees Federal Credit Union Board of Directors is charged with maintaining the sound financial condition of the Credit Union. We take this responsibility very seriously. Your Board continues to set policies and approve product offerings that not only supports our strategic plan but also ensures the Credit Union is able to achieve the financial performance that ultimately creates value for our owners/members for generations to come.

We are proud that HEFCU continues to maintain a sound financial condition which our members can rely upon for long-term security and financial solutions for life.

HEFCU continues to make necessary changes in operations to address these challenges:

- Implemented new enabled Debit Cards for greater member security
- Implemented new Financial Counselling Program
- Implemented new instant issue Debit Cards for faster service to members
- Increased Home Equity Limits

Results from operations anticipated for year-end 2018:

- Capital of 9% (well capitalized)
- Delinquency at or below peer levels
- Loan Growth of over 2%
- ROA estimated at .87%; exceeding peer groups
- Assets: approximately \$114,000,000
- Loans: approximately \$75,000,000
- Capital: \$10,00,000
- Members: 18,000

## **WHAT TO EXPECT FROM HEFCU IN THE FUTURE:**

- The Board is optimistic that strategic plans in place will continue to create value for our members during these uncertain economic times

- HEFCU will not take the path as seen by the big banks in raising fees and removing features such as free checking
- HEFCU will not take unnecessary risks in order to achieve short term gains at the risk of long term viability
- HEFCU will make available a diverse array of products and services that fulfill our Mission of financial solutions for life

### **OUR RESPONSIBILITY TO YOU**

Your elected Board of Directors is comprised of a diverse group of dedicated volunteers to represent your interests and fulfill the fiduciary and legal responsibility of directing your Credit Union. Unlike like many Boards of Directors in corporate America, your Board is not compensated. The Membership votes for new Board of Directors at the Annual Meeting. Candidates experienced in areas such as technology, finance, human resources, marketing, and public relations are vital to the long-term success of the Credit Union. Your Board is also committed to ensuring that we meet guidelines in terms of cultural diversity and high ethical standards. In addition, to best represent the members of the Credit Union, each member of the Board of Directors and other Committees are also members of the Credit Union. We are very proud of the success of the Credit Union, which in many ways is a reflection of the leadership demonstrated by the Board of Directors.

### **OUR SPECIAL THANKS**

We would like to thank you for your continued membership in the Healthcare Employees Federal Credit Union. We look forward to serving you in a tradition built upon excellence and providing you *financial solutions for life*.

We would also like to acknowledge and thank the Board of Directors, Supervisory Committee, Management, and Staff for their contributions to HEFCU this year.

*Jane Kaye*

Jane Kaye  
Chairperson

*John J. Dawidowski*

John J. Dawidowski  
Chief Executive Officer

## REPORT of the TREASURER

Our strategic direction incorporates many areas, which ultimately affect the financial performance of our Credit Union. First and foremost, our responsibility is to maintain a safe and sound financial position for the benefit of our members now and well into the future.

Our measures include such areas as loan growth, reduced exposure to loan losses, increasing deposit relationships, and reducing operating expenses through the use of technology. We continually perform exceptionally well in these areas with delinquency that is historically lower than industry averages. Our capital position, which reflects the equity formed by the efficiencies generated and loyalty of members, is in excess of 8%. By all industry standards, we continue to maintain a capital position that is classified by regulators as "well capitalized".

We continue to make certain that our investment strategy reflects our goal to reduce long-term interest rate risk. This strategy enables HEFCU to maintain a sound liquidity structure and take advantage of changes in interest rates in the future.

The HEFCU Board adopted a comprehensive risk concentration policy, which maintains appropriate allocation of our lending portfolio. The Credit Union has continued its strategic direction to accelerate lending initiatives with loan participations with other credit unions and has resulted in improved earnings.

Challenges lay ahead in terms of industry regulations, US and world economic challenges, membership growth, unemployment and real estate values. We remain committed to meeting those challenges with a steadfast desire to meet and exceed the needs of our members.

I wish to thank the Board, Management, and Staff for the diligence and patience displayed in selecting a strategic direction for the long-term benefit of our members. The value proposition offered by our Credit Union in terms of low loan rates and competitive deposit returns is in keeping with the spirit of what a true financial cooperative is intended to be. The strategic positioning of our Credit Union will continue to meet our member's needs today and in the future.

Respectfully submitted,

*Garrick Stoldt*

\_\_\_\_\_  
Garrick Stoldt  
Treasurer



## REPORT of the SUPERVISORY COMMITTEE

The Supervisory Committee is responsible for conducting audits, confirming members' accounts, reviewing operating procedures, and monitoring the Credit Union's adherence to National Credit Union Administration rules and regulations and Credit Union bylaws.

A summary of the activities performed and/or coordinated by the Supervisory Committee over the past year are summarized below:

### **AUDITED FINANCIAL STATEMENTS AND MANAGEMENT LETTER**

The Healthcare Employees Federal Credit Union Board of Directors retained The Curchin Group, LLC, Certified Public Accountants, to conduct an examination of the Credit Union financial statements for the year ended December 31, 2017. This examination was conducted in accordance with generally accepted auditing standards and included such tests of the accounting records and other auditing procedures as were necessary under the circumstances. An overall opinion was expressed on whether the financial statements were fairly presented in accordance with generally accepted accounting principles applied on a consistent basis. The opinion was unqualified for 2017.

The audited financial statements have been presented to and approved by the Healthcare Employees Federal Credit Union (HEFCU) Board of Directors.

The Curchin Group, LLC, as a function of finalizing the financial statement audit, prepared a management letter that recommends alternatives to current processes or procedures that should strengthen the overall operations of the Credit Union. The recommendations made by The Curchin Group, LLC in the management letter were presented to the Board of Directors and Credit Union management. None of the recommendations made were of a significant nature and management has concurred with the improvements suggested.

The Board of Directors has directed management of the Credit Union to take actions as required to address those comments/items raised as a result of the aforementioned activities.

### **NATIONAL CREDIT UNION ADMINISTRATION**

The Supervisory Committee provides primary interface with National Credit Union Administration examiners assigned to do periodic reviews of HEFCU. Outcomes and recommendations are reviewed with management and presented to the HEFCU Board of Directors for action.

### **PENNSYLVANIA CREDIT UNION ASSOCIATION (PACUL)**

The Supervisory Committee engaged PACUL to provide internal audit services of HEFCU during 2018; this initiative reflects the commitment of the Board to ensure the safety and soundness of HEFCU now and in the future.

Members with questions or concerns regarding Credit Union operations should feel free to contact me or one of the other members of the Supervisory Committee.

Respectfully submitted,

*Jeff DeLury*  
Jeff DeLury (Chair)  
Chairperson

*Amina Razanica*  
Amina Razanica  
Member

*Stephen Pennie*  
Stephen Pennie  
Member

## REPORT of the CREDIT COMMITTEE

Providing credit to its members at the lowest possible rates is a principal objective of the Credit Union. With that in mind, the Credit Committee has been actively reviewing and, when appropriate, recommending changes to the loan policy. Currently, loan applications may be submitted for the following purposes:

- Unsecured Personal Loans
- New or Used Automobiles
- VISA Credit Cards
- Home Equity Loans
- First Mortgages
- Loan Participations

The purpose of the Credit Committee is to act on behalf of members who have been denied a loan. This appeal mechanism is critical to our mission of providing sources of credit to our members.

During 2018, HEFCU has almost 75 million dollars in loans outstanding to members.

Loan volumes have continued to grow as new access points such as Internet Lending has made it more convenient for borrowers to apply with HEFCU.

I am proud of the continued professionalism of our Staff in meeting the needs of our members and the outstanding work performed by the HEFCU Board of Directors.

Respectfully submitted,

*LuAnne M. Rooney Frascella*

LuAnne M. Rooney Frascella  
Chair – HEFCU Credit Committee

## PROGRAMS TO MEET YOUR NEEDS

### SAVINGS

- Payroll deduction convenience
- Mail or walk-in transactions
- Shared Branch locations
- Low minimum balance requirements (\$10)
- Federally insured up to at least \$250,000
- Transfer of funds to and from savings via the 24-hour bank-by-phone service

### CHECKING

- Direct deposit available
- No monthly service charge
- Dividends paid on balances over \$1,000
- No per check charge
- Initial order of checks are free
- Access your checking account via STAR
- Transfer funds to and from savings via the 24-hour bank-by-phone service
- Courtesy Pay Available to Qualified Members
- Overdraft Protection Available upon request
- Federally insured up to at least \$250,000

### HIGH YIELD MONEY MARKET ACCOUNTS

- Offers a higher rate than regular checking accounts based upon balances
- Offers free checks
- Free money orders
- Free overdraft protection
- Free ATM/Debit Card
- Federally insured up to at least \$250,000

### VACATION CLUB SAVINGS ACCOUNT

- 50 weeks
- Payroll deduction convenience
- No minimum balance requirements
- Federally insured up to at least \$250,000

### HOLIDAY SAVINGS CLUB

- 50 weeks
- Payroll deduction convenience
- No minimum balance requirements
- Federally insured up to at least \$250,000

### CERTIFICATES OF DEPOSIT

- Available in durations of six (6) months; one (1) year; two (2) years; three (3) years; four (4) years; or five (5) years
- Certificates can be purchased in denominations as low as \$1,000
- Federally insured up to at least \$250,000

## **INDIVIDUAL RETIREMENT ACCOUNTS (IRA)**

- Regular Savings
- Certificate of Deposits
- Tax advantages
- Federally insured up to at least \$250,000

## **ATM/DEBIT CARDS**

- STAR ATM cards are available to members
- Visa Debit Cards are available to members having a HEFCU checking account

## **24-HOUR BANK-BY-PHONE SERVICE**

- Calling (800) 551-3001 24 hours a day, seven days a week, accesses this free service. Once a member signs on with their four-digit PIN number they can get account balance information, make transfers and withdrawals.
- Transfers between savings and checking are available via this 24-hour bank-by-phone service.
- Spanish Language option

## **LOANS**

- The Healthcare Employees Federal Credit Union is pleased to offer several different loan arrangements to meet the credit needs of the membership.

|                            |                   |
|----------------------------|-------------------|
| Unsecured Loans            | Home Equity Loans |
| Fully Share Secured Loans  | GAP Insurance     |
| Used Car Loans             | Skip-a-Payment    |
| New Car Loans              | First Mortgages   |
| VISA Classic Credit Cards  | Student Loans     |
| VISA Platinum Credit Cards |                   |

- Loans may be repaid via payroll deduction
- Electronic Signatures available for paperless process

## **HOME BANKING/ELECTRONIC BILL PAYMENT**

- Check balances
- Make transfers
- Download to personal financial software
- Pay bills electronically
- FREE Mobile App
- Mobile Banking
- Mobile Check Deposit

## **ELECTRONIC STATEMENTS**

- Replaces paper statements
- Increase speed of delivery of periodic account statements
- Secured download of information
- Reduces exposure to theft of paper documents

## SERVICES TO MEET YOUR NEEDS

- Toll-Free Member Service number (800-624-3312) to answer your inquiries or handle transactions
- Toll-Free 24-hour Bank-by-Phone Service (800-551-3001) for withdrawal requests or balance information 24 hours a day, seven days a week
- STAR cards are available allowing for instant cash at any ATM displaying the PLUS logo
- Quarterly statements sent to all members' home address detailing all transactions during the quarter. Members with checking accounts or HELOC's will receive monthly statements.
- Optional E-statements available at no additional cost
- Full Internet Banking program for account inquiries, balance transfers and bill payment as well as mobile banking services
- Payroll deduction convenience allows for an efficient and effective method of saving money or repaying a loan
- New improved telephone system allows for fast and efficient call processing and routing
- Direct deposit of your paycheck available
- Online loan application via our website ([www.HEFCU.com](http://www.HEFCU.com))
- Exclusive No-surcharge ATM alliances to further promote free access to HEFCU members representing over 2,000 no-surcharge locations in New Jersey
- Shared Branch Program now representing over 2,000 branches of participating credit unions throughout the United States
- Improved website for easy-to-find shared branches and no-surcharge ATM's
- Auto and Homeowners Insurance
- Language interpretation services available for over 150 different languages

## CONCLUSION

The Board of Directors of the Healthcare Employees Federal Credit Union is both pleased and encouraged by the progress made during the past year.

To continue acting in the best interest of our members, the Board of Directors is resolved to:

- Review our current programs regularly to keep them economically attractive
- Research and develop new programs and services to meet the growing needs of the membership

As always, we welcome your questions, comments, and suggestions on how we can meet your changing financial needs.

|    | Organization                               | SEG Type   |
|----|--|------------|
| 1  | Rancocas FCU Employees                     |            |
| 2  | Strong Dependency Contractor               |            |
| 3  | Central Jersey Orthopedic Specialists P.A. | Healthcare |
| 4  | Accessible Home Care                       | Healthcare |
| 5  | Arbor Glen                                 | Healthcare |
| 6  | University Spine Associates P.A.           | Healthcare |
| 7  | Atlantic Health                            | Healthcare |
| 8  | Barnert Hospital                           | Healthcare |
| 9  | Bartley Healthcare                         | Healthcare |
| 10 | Bayshore Community Health Svcs             | Healthcare |
| 11 | Bellevue Pediatrics                        | Healthcare |
| 12 | Bergen Community Hospital                  | Healthcare |
| 13 | Capital Health Regional Medical Center     | Healthcare |
| 14 | Capital Health Medical Center              | Healthcare |
| 15 | Care Station                               | Healthcare |
| 16 | NJ Center for Pain Management              | Healthcare |
| 17 | Ashbrook Care & Rehabilitation Center      | Healthcare |
| 18 | Performance Spine & Sports Medicine        | Healthcare |
| 19 | Carrier Clinic                             | Healthcare |
| 20 | Hopewell Surgery Center                    | Healthcare |
| 21 | Cathedral Healthcare System Corp Office    | Healthcare |
| 22 | Catholic Charities                         | Healthcare |
| 23 | Catholic Health                            | Healthcare |
| 24 | Catholic Welfare Bureau                    | Healthcare |
| 25 | Capital Health - Hamilton                  | Healthcare |
| 26 | Centennial Surgery Center                  | Healthcare |
| 27 | Ctr for Home Health Development Inc        | Healthcare |
| 28 | Center for Hope Hospice                    | Healthcare |
| 29 | Central Billing Service LLC                | Healthcare |
| 30 | Central Jersey Spine Associates            | Healthcare |
| 31 | Princeton OB/GYN                           | Healthcare |
| 32 | Mercer Bucks Cardiology, P.A.              | Healthcare |
| 33 | Children's Seashore House                  | Healthcare |
| 34 | Princeton Neurological Surgery             | Healthcare |
| 35 | Children's Specialized Hospital            | Healthcare |
| 36 | Christ Hospital                            | Healthcare |
| 37 | Christ Hospital                            | Healthcare |
| 38 | Clara Maass Continuing Care Ctr            | Healthcare |
| 39 | Clara Maass Medical Ctr                    | Healthcare |
| 40 | Clara Maass Medical Ctr                    | Healthcare |

|    | Organization                            | SEG Type   |
|----|---|------------|
| 41 | Springpoint Senior Living               | Healthcare |
| 42 | NJ Occupational Therapy Assoc           | Healthcare |
| 43 | Columbus Hospital                       | Healthcare |
| 44 | Community Medical Center                | Healthcare |
| 45 | Corbert Medical Transportation          | Healthcare |
| 46 | Country Manor                           | Healthcare |
| 47 | Courthouse Convalescent Ctr             | Healthcare |
| 48 | Home Care Association of NJ             | Healthcare |
| 49 | Soligenix, Inc.                         | Healthcare |
| 50 | Daughters of Miriam                     | Healthcare |
| 51 | Deborah Heart & Lung Center             | Healthcare |
| 52 | Deborah Heart & Lung Center             | Healthcare |
| 53 | Deborah Heart & Lung Ctr                | Healthcare |
| 54 | Deborah Heart & Lung Center             | Healthcare |
| 55 | Deborah Heart & Lung Center             | Healthcare |
| 56 | Delaware House                          | Healthcare |
| 57 | Dover General Hospital                  | Healthcare |
| 58 | Earth House Inc                         | Healthcare |
| 59 | Eastern Shore Nursing                   | Healthcare |
| 60 | Eatontown Convalescent Hospital         | Healthcare |
| 61 | Elms of Cranbury                        | Healthcare |
| 62 | EMTAC                                   | Healthcare |
| 63 | Englewood Dialysis                      | Healthcare |
| 64 | Englewood Hospital & Med Ctr            | Healthcare |
| 65 | First Managed Care Option               | Healthcare |
| 66 | Pavilions at Forrestal, The             | Healthcare |
| 67 | Allegria at Ocean Grove                 | Healthcare |
| 68 | Francis E Parker Memorial Home          | Healthcare |
| 69 | Franciscan Home & Rehabilitation Ctr    | Healthcare |
| 70 | Friends Home at Woodstown               | Healthcare |
| 71 | Garden State Endoscopy & Surgery Ctr    | Healthcare |
| 72 | Medical Diagnostic Laboratories         | Healthcare |
| 73 | Genesis                                 | Healthcare |
| 74 | Genesis Health Care                     | Healthcare |
| 75 | Greenhill Memorial Ctr for Women        | Healthcare |
| 76 | Greenville Hospital                     | Healthcare |
| 77 | Hackettstown Regional Medical Ctr       | Healthcare |
| 78 | Hackettstown Regional Medical Ctr       | Healthcare |
| 79 | Hamilton Continuing Care Ctr            | Healthcare |
| 80 | Sodexo at Saint Barnabas Medical Center | Healthcare |
| 81 | Hamilton Regional Health Network        | Healthcare |



|     | Organization   | SEG Type   |
|-----|--|------------|
| 82  | Health Net of NJ                                     | Healthcare |
| 83  | Preferred Healthmates, Inc                           | Healthcare |
| 84  | Health Net of NJ                                     | Healthcare |
| 85  | Transitional Health, LLC                             | Healthcare |
| 86  | Paradigm Health Systems, Inc.                        | Healthcare |
| 87  | Pinnacle HomeCare, LLC                               | Healthcare |
| 88  | Holy Family Care Specialists                         | Healthcare |
| 89  | Home Care Service, Inc.                              | Healthcare |
| 90  | Quakerbridge Radiology Associates                    | Healthcare |
| 91  | Integrated Health Services of NJ                     | Healthcare |
| 92  | Irvington General Hospital                           | Healthcare |
| 93  | Jersey Care Home Health                              | Healthcare |
| 94  | NJ State Nurses Association                          | Healthcare |
| 95  | Lions Gate Independence Continuing Care              | Healthcare |
| 96  | Alaris Health at Jersey City                         | Healthcare |
| 97  | JFK Hartwyck at Cedar Brook                          | Healthcare |
| 98  | JFK Hartwyck at Edison                               | Healthcare |
| 99  | JFK Hartwyck at Oak Tree                             | Healthcare |
| 100 | JFK Whispering Knoll                                 | Healthcare |
| 101 | JFK Medical Center                                   | Healthcare |
| 102 | Karen Ann Quinlan Hospice                            | Healthcare |
| 103 | Kensington Manor Care Center                         | Healthcare |
| 104 | Hamilton Gastroenterology Group                      | Healthcare |
| 105 | Cedar Hill Healthcare Ctr at Cedar Grove             | Healthcare |
| 106 | Merion Gardens Assisted Living                       | Healthcare |
| 107 | Massage Envy Hillsborough #0682                      | Healthcare |
| 108 | Kessler Institute for Rehabilitation                 | Healthcare |
| 109 | Kessler Institute for Rehabilitation                 | Healthcare |
| 110 | Kimball Medical Center                               | Healthcare |
| 111 | King Manor Care Center                               | Healthcare |
| 112 | Laurel Bay Care & Rehab Ctr                          | Healthcare |
| 113 | Liberty Healthcare System                            | Healthcare |
| 114 | Life Key Ventures                                    | Healthcare |
| 115 | Meridian Nursing/Rehab at Ocean Grove                | Healthcare |
| 116 | Matheny Medical & Educational Ctr                    | Healthcare |
| 117 | McCarrick Care Center                                | Healthcare |
| 118 | University Medical Center of Princeton at Plainsboro | Healthcare |
| 119 | Medi-Wheels  | Healthcare |
| 120 | Medquist, Inc.                                       | Healthcare |
| 121 | Medquist, Inc.                                       | Healthcare |
| 122 | Memorial Hospital of Salem County                    | Healthcare |

|     | Organization  | SEG Type   |
|-----|---|------------|
| 123 | Mercer Bucks Orthopedics, P.C.                                    | Healthcare |
| 124 | Meridian Health Corp Office                                       | Healthcare |
| 125 | University SurgiCenter  | Healthcare |
| 126 | Hackensack Meridian Health Ocean Medical Center                   | Healthcare |
| 127 | Hackensack Meridian Health Jersey Shore University Medical Center | Healthcare |
| 128 | Meridian Nursing & Rehab Ctr                                      | Healthcare |
| 129 | Metro Health Services   | Healthcare |
| 130 | Midpoint Health Care Service Inc                                  | Healthcare |
| 131 | Monmouth Chemical Dependency Treatment Ctr                        | Healthcare |
| 132 | Monmouth Medical Center   | Healthcare |
| 133 | Monroe Karetzky MD PA   | Healthcare |
| 134 | Morris Hall for the Aged  | Healthcare |
| 135 | Morristown Rehabilitation Center                                  | Healthcare |
| 136 | Hackensack Meridian Health Mountainside Medical Center            | Healthcare |
| 137 | Muhlenberg Regional Medical Ctr                                   | Healthcare |
| 138 | Ahkami Dental Group   | Healthcare |
| 139 | New Jersey Eastern Star Home                                      | Healthcare |
| 140 | New Jersey Hospital Association                                   | Healthcare |
| 141 | Newark Beth Israel Medical Ctr                                    | Healthcare |
| 142 | Newton Memorial Hospital  | Healthcare |
| 143 | Newton Memorial Hospital  | Healthcare |
| 144 | NJAHSA  | Healthcare |
| 145 | NJ Organ & Tissue   | Healthcare |
| 146 | North Jersey Health Ventures                                      | Healthcare |
| 147 | NEI Staffing Inc.   | Healthcare |
| 148 | Ocean Home Care   | Healthcare |
| 149 | Hackensack Meridian Health Riverview Medical Center               | Healthcare |
| 150 | New Jersey Associates in Medicine, PA                             | Healthcare |
| 151 | Holsman Healthcare, LLC   | Healthcare |
| 152 | Pain Management Center  | Healthcare |
| 153 | Pascack Community Services  | Healthcare |
| 154 | Hackensack Meridian Health Pascack Valley Medical Center          | Healthcare |
| 155 | Pascack Valley Hospital Medical Diagnostics                       | Healthcare |
| 156 | Phoenix Health Care Inc   | Healthcare |
| 157 | PHS Health Plans NJ   | Healthcare |
| 158 | Physician Practice Services                                       | Healthcare |
| 159 | Physician's First Management Svcs                                 | Healthcare |
| 160 | Pitman Manor  | Healthcare |
| 161 | Cranbury First Aid Squad, Inc.                                    | Healthcare |
| 162 | Prestige Healthcare   | Healthcare |

|     | Organization  | SEG Type   |
|-----|---|------------|
| 163 | Prime Care  | Healthcare |
| 164 | Prime Mark Corporation  | Healthcare |
| 165 | Providence House  | Healthcare |
| 166 | Quality Nursing LLC   | Healthcare |
| 167 | Radiology Affiliates Imaging                                      | Healthcare |
| 168 | Brandywine Senior Living  | Healthcare |
| 169 | Hackensack Meridian Health Raritan Bay Medical Center Perth Amboy | Healthcare |
| 170 | Renal Institute of Central Jersey                                 | Healthcare |
| 171 | Health Force  | Healthcare |
| 172 | Dr. Andrea S. Buck, PC  | Healthcare |
| 173 | Robert Wood Johnson Medical Association                           | Healthcare |
| 174 | RWJ Univ Hospital at Hamilton                                     | Healthcare |
| 175 | RWJ Univ Hospital at Rahway                                       | Healthcare |
| 176 | RWJ Univ Hospital at New Brunswick                                | Healthcare |
| 177 | Arcadia Nursing & Rehabilitation Center                           | Healthcare |
| 178 | Venetian Care & Rehabilitation Center                             | Healthcare |
| 179 | Seaview Orthopedic & Medical Associates                           | Healthcare |
| 180 | Saint Anne Villa  | Healthcare |
| 181 | Select Specialty Hospital   | Healthcare |
| 182 | Masonic Home of New Jersey  | Healthcare |
| 183 | Senior Initiatives Benefits Administration                        | Healthcare |
| 184 | Shore Rehabilitation  | Healthcare |
| 185 | Skilled Care Inc  | Healthcare |
| 186 | Sodexo at Clara Maass Medical Center                              | Healthcare |
| 187 | Princeton Orthopedic Associates, P.A.                             | Healthcare |
| 188 | JFK Medishare   | Healthcare |
| 189 | Inspira Medical Center Vineland                                   | Healthcare |
| 190 | Inspira Medical Center Elmer                                      | Healthcare |
| 191 | Inspira Health Center Bridgeton                                   | Healthcare |
| 192 | South Jersey Medical Services                                     | Healthcare |
| 193 | South Jersey Nurses   | Healthcare |
| 194 | Southern NJ Medical Services                                      | Healthcare |
| 195 | Southgate Health Care Center Inc                                  | Healthcare |
| 196 | Southgate Nursing Home  | Healthcare |
| 197 | Specialty Hospital at Monmouth                                    | Healthcare |
| 198 | Barnabas HCS Business Office                                      | Healthcare |
| 199 | Barnabas HCS Management   | Healthcare |
| 200 | Saint Clare's Hospital, Dover Campus                              | Healthcare |
| 201 | Alaris Health of West Orange                                      | Healthcare |
| 202 | St. Francis Medical Center  | Healthcare |
| 203 | Peace Care, St. Joseph's  | Healthcare |

|     | Organization                                     | SEG Type   |
|-----|--|------------|
| 204 | St. Joseph's Regional Medical Ctr                | Healthcare |
| 205 | St. Lawrence Rehabilitation Hospital             | Healthcare |
| 206 | Alaris Health at St. Mary's                      | Healthcare |
| 207 | St. Mary Medical Center                          | Healthcare |
| 208 | St. Michael's Medical Center                     | Healthcare |
| 209 | Summit Health                                    | Healthcare |
| 210 | Summit Ridge Nursing Center                      | Healthcare |
| 211 | Surgery Center of Salem County                   | Healthcare |
| 212 | Center for Hospice Care Inc                      | Healthcare |
| 213 | Evergreens, The                                  | Healthcare |
| 214 | Theresa Grotta Rehabilitation                    | Healthcare |
| 215 | Trenton Emergency Medical Service                | Healthcare |
| 216 | Trenton Visiting Nurses Association              | Healthcare |
| 217 | Tri-County Collections                           | Healthcare |
| 218 | Tri-County Visiting Nurse                        | Healthcare |
| 219 | United Methodist Homes of NJ                     | Healthcare |
| 220 | Virtua - HR Solutions Center                     | Healthcare |
| 221 | Merwick Care & Rehabilitation Center             | Healthcare |
| 222 | Trenton Anesthesiology Associates, PA            | Healthcare |
| 223 | Chatam Hills Subacute Care Center                | Healthcare |
| 224 | Kindred Hospital New Jersey                      | Healthcare |
| 225 | Virtua Physicians Associates                     | Healthcare |
| 226 | Forest Hill Healthcare                           | Healthcare |
| 227 | Kasefa Care, LLC                                 | Healthcare |
| 228 | Holy Redeemer Home Care                          | Healthcare |
| 229 | VNA Home Care of Mercer County                   | Healthcare |
| 230 | VNA of Northern New Jersey                       | Healthcare |
| 231 | VNA of Somerset Hills                            | Healthcare |
| 232 | Visiting Nurses of Camden                        | Healthcare |
| 233 | Robert Wood Johnson University Hospital Somerset | Healthcare |
| 234 | VNA Community Care                               | Healthcare |
| 235 | VNA Home Health Service                          | Healthcare |
| 236 | VNA of Southern New Jersey                       | Healthcare |
| 237 | Shores at Wesley Manor, The                      | Healthcare |
| 238 | West Essex Community Health Services             | Healthcare |
| 239 | West Jersey Health Care Ambulatory Centers       | Healthcare |
| 240 | Acorn Glen                                       | Healthcare |
| 241 | CarePoint Health Management                      | Healthcare |
| 242 | ABBA Medical Transportation LLC                  | Healthcare |
| 243 | Allergy Diagnostic & Treatment Center            | Healthcare |
| 244 | Presitge Medical Associates, LLC                 | Healthcare |

|     | Organization   | SEG Type   |
|-----|--|------------|
| 245 | Meadowlands Hospital Medical Center                                | Healthcare |
| 246 | Southern NJ Perinatal Cooperative                                  | Healthcare |
| 247 | National Home Health Care Corp.                                    | Healthcare |
| 248 | Garden State Urology   | Healthcare |
| 249 | Eastlantic Diagnostic & Garden State MRI                           | Healthcare |
| 250 | Eastlantic Diagnostic & Garden State MRI                           | Healthcare |
| 251 | Suburban Orthopaedics  | Healthcare |
| 252 | Chiropractors on the Move  | Healthcare |
| 253 | NJAOPS   | Healthcare |
| 254 | Sea Girt Medical Associates PC                                     | Healthcare |
| 255 | Delaware Vly OB/GYN & Infertility Grp                              | Healthcare |
| 256 | Vause Dermatology & Cosmetic Surgery Associates                    | Healthcare |
| 257 | Endeavor House   | Healthcare |
| 258 | Branjrew Medical Transportation LLC                                | Healthcare |
| 259 | Assoc for Advancement of Mental Health                             | Healthcare |
| 260 | Burlington County Eye Physicians LLC                               | Healthcare |
| 261 | Healthcare Staffing Cedar Hill                                     | Healthcare |
| 262 | Medical Society of New Jersey                                      | Healthcare |
| 263 | Princeton Dental Group   | Healthcare |
| 264 | Robert J. Bakelaar MD LLC  | Healthcare |
| 265 | Brookhaven Healthcare  | Healthcare |
| 266 | South Brunswick EMS Inc  | Healthcare |
| 267 | Princeton Nassau Pediatrics PA                                     | Healthcare |
| 268 | Burlington County Internal Medicine                                | Healthcare |
| 269 | Corbert Express  | Healthcare |
| 270 | Assoc Cardiovascular Consultants                                   | Healthcare |
| 271 | Clinical Research Institute  | Healthcare |
| 272 | Lourdes Medical Associates/Health Management Services Organization | Healthcare |
| 273 | Lourdes Medical Center of Burlington County                        | Healthcare |
| 274 | Lourdes Specialty Hospital of Southern NJ                          | Healthcare |
| 275 | Medical Office Managers Organization of Willingboro, NJ            | Healthcare |
| 276 | Peace Care, St. Ann's Home   | Healthcare |
| 277 | New Vision   | Healthcare |
| 278 | Bayada Nurses  | Healthcare |
| 279 | Newark Community Health Center                                     | Healthcare |
| 280 | Our Lady of Lourdes Medical Center                                 | Healthcare |
| 281 | Rancocas Valley Surgical Associates P.A.                           | Healthcare |
| 282 | Warren S. Kurnick, MD Dermatology Group                            | Healthcare |
| 283 | Cooper University Physicians at Willingboro                        | Healthcare |
| 284 | Community Executive Office   | Healthcare |

|     | Organization                                       | SEG Type       |
|-----|--|----------------|
| 285 | Advantage Rehabilitation, LLC                      | Healthcare     |
| 286 | Wilpage, Inc. DBA-Bergen Rehab                     | Healthcare     |
| 287 | Hazen Plastic Surgery                              | Healthcare     |
| 288 | Barnabas Medical Center                            | Healthcare     |
| 289 | Meryl Stein, MD                                    | Healthcare     |
| 290 | Ashurst Family Physicians, P.A.                    | Healthcare     |
| 291 | Windsor Healthcare Communities                     | Healthcare     |
| 292 | Allergy, Asthma and Sinus Ctr of NJ                | Healthcare     |
| 293 | New Jersey Medical Group Management Association    | Healthcare     |
| 294 | Lawrenceville Urology, P.A.                        | Healthcare     |
| 295 | Lee M. Glickman, LLC                               | Healthcare     |
| 296 | Dental Illuminations                               | Healthcare     |
| 297 | Hoboken University Medical Center/CarePoint Health | Healthcare     |
| 298 | Bristol Glen                                       | Healthcare     |
| 299 | Collingswood Manor                                 | Healthcare     |
| 300 | Kessler Institute for Rehabilitation               | Healthcare     |
| 301 | Kessler Institute for Rehabilitation               | Healthcare     |
| 302 | Kru Medical Ventures, LLC                          | Healthcare     |
| 303 | Carson AKC   | Healthcare     |
| 304 | Ft. Lauderdale AKC                                 | Healthcare     |
| 305 | Hallandale AKC                                     | Healthcare     |
| 306 | Hillside Dialysis Center                           | Healthcare     |
| 307 | Hollywood AKC                                      | Healthcare     |
| 308 | Jersey City AKC                                    | Healthcare     |
| 309 | Miami AKC  | Healthcare     |
| 310 | New Smyrna Beach AKC                               | Healthcare     |
| 311 | Parkside Dialysis Center                           | Healthcare     |
| 312 | Pembroke Pines AKC                                 | Healthcare     |
| 313 | Silver Spring AKC                                  | Healthcare     |
| 314 | St. Augustine AKC                                  | Healthcare     |
| 315 | University AKC                                     | Healthcare     |
| 316 | Academy of Medicine                                | Healthcare     |
| 317 | Accelerated Hand Therapy & Rehab                   | Healthcare     |
| 318 | Raritan Valley Surgery Center                      | Healthcare     |
| 319 | Meridian Health Resources                          | Healthcare     |
| 320 | Hamilton Physical Therapy Services, L.P.           | Healthcare     |
|     |  |                |
| 1   | Trafgroup  | Non-Healthcare |
| 2   | Buchanan Construction Products                     | Non-Healthcare |
| 3   | Centenary College                                  | Non-Healthcare |
| 4   | Amicus Therapeutics                                | Non-Healthcare |

|    | Organization                                  | SEG Type       |
|----|---|----------------|
| 5  | Creative Marketing Alliance                   | Non-Healthcare |
| 6  | Culinary Staffing Services LLC                | Non-Healthcare |
| 7  | Employees Assistance Resources Inc            | Non-Healthcare |
| 8  | Forums Institute for Public Policy            | Non-Healthcare |
| 9  | GMAC Mortgage                                 | Non-Healthcare |
| 10 | Township of Robbinsville                      | Non-Healthcare |
| 11 | Lakeview Child Center                         | Non-Healthcare |
| 12 | Maximus                                       | Non-Healthcare |
| 13 | Mercer Council on Alcoholism & Drug Addiction | Non-Healthcare |
| 14 | Better Business Bureau of New Jersey, Inc.    | Non-Healthcare |
| 15 | MillerMitchell PC                             | Non-Healthcare |
| 16 | Montessori Corner at Princeton Meadows        | Non-Healthcare |
| 17 | National Kitchen & Bath Assoc                 | Non-Healthcare |
| 18 | Online Resources                              | Non-Healthcare |
| 19 | New Jersey Conference                         | Non-Healthcare |
| 20 | NJ State Medical Underwriters                 | Non-Healthcare |
| 21 | Nova-Borealis Compounds LLC                   | Non-Healthcare |
| 22 | Opinion Research Corporation                  | Non-Healthcare |
| 23 | Opinion Research Corporation                  | Non-Healthcare |
| 24 | Princeton Insurance Company                   | Non-Healthcare |
| 25 | Quality Professional                          | Non-Healthcare |
| 26 | RME Collection                                | Non-Healthcare |
| 27 | Seventh Day Adventist Church                  | Non-Healthcare |
| 28 | Stanford Financial                            | Non-Healthcare |
| 29 | Targent Inc                                   | Non-Healthcare |
| 30 | Barmak & Associates, LLC                      | Non-Healthcare |
| 31 | Thomas & Betts Elastimold                     | Non-Healthcare |
| 32 | Thomas & Betts Elastimold                     | Non-Healthcare |
| 33 | Trenton Business & Technology Ctr             | Non-Healthcare |
| 34 | AIA Credentialing & Consulting Services       | Non-Healthcare |
| 35 | Hyacinth AIDS Foundation                      | Non-Healthcare |
| 36 | W W Grainger Inc                              | Non-Healthcare |
| 37 | CBIZ, Inc.                                    | Non-Healthcare |
| 38 | NJHA Personal Membership                      | Non-Healthcare |
| 39 | Greater Mercer TMA                            | Non-Healthcare |
| 40 | Westin Princeton at Forrestal Village         | Non-Healthcare |
| 41 | BAW Medical Management                        | Non-Healthcare |
| 42 | Addiction Treatment Providers                 | Non-Healthcare |
| 43 | Harwill Express Press                         | Non-Healthcare |
| 44 | Fitness & Wellness Centers                    | Non-Healthcare |
| 45 | Carbozyme Inc                                 | Non-Healthcare |

|    | Organization                  | SEG Type       |
|----|-------------------------------|----------------|
| 46 | ejlIMPACT Inc                 | Non-Healthcare |
| 47 | Whole Foods Market            | Non-Healthcare |
| 48 | Assist America, Inc.          | Non-Healthcare |
| 49 | Assist America Services, Inc. | Non-Healthcare |
| 50 | CURE Auto Insurance           | Non-Healthcare |
| 51 | Barton and Cooney, LLC        | Non-Healthcare |
| 52 | Medical Claims Relief, LLC    | Non-Healthcare |
| 53 | Association Associates, Inc.  | Non-Healthcare |
| 54 | COPD Services                 | Non-Healthcare |
| 55 | A-1 Limousine                 | Non-Healthcare |
| 56 | Kos Pharmaceuticals, Inc.     | Non-Healthcare |