

HEALTHCARE EMPLOYEES FCU

CURRENT DEPOSIT RATES

Deposit Accounts	Average Daily Balance	Rate	APY*	Rates Effective
Savings Accounts	\$100.00 to \$500.00	0.01%	0.01%	04/01/2020
	\$500.01 to \$5,000.00	0.05%	0.05%	04/01/2020
	\$5,000.01 to \$20,000.00	0.05%	0.05%	04/01/2020
	\$20,000.01 +	0.075%	0.075%	04/01/2020
Club Accounts	\$100.00 to \$500.00	0.01%	0.01%	04/01/2020
	\$500.01 to \$5,000.00	0.05%	0.05%	04/01/2020
	\$5,000.01 to \$20,000.00	0.05%	0.05%	04/01/2020
	\$20,000.01 +	0.075%	0.075%	04/01/2020
Savings IRA Accounts¹	\$100.00 to \$500.00	0.01%	0.01%	04/01/2020
	\$500.01 to \$5,000.00	0.05%	0.05%	04/01/2020
	\$5,000.01 to \$20,000.00	0.05%	0.05%	04/01/2020
	\$20,000.01 +	0.075%	0.075%	04/01/2020
FREE Checking Account	Over \$1,000.00	0.05%	0.05%	01/01/2017
Money Market Account²	\$5,000.00 to \$50,000.00	0.15%	0.15%	04/01/2020
	\$50,000.01 to \$99,999.99	0.20%	0.20%	04/01/2020
	\$100,000 +	0.25%	0.25%	04/01/2020

Share Certificates ³ / Share Certificate IRA ³	Rate	APY*	Rates Effective
6 Month	0.10%	0.10%	08/19/2020
12 Month	0.20%	0.20%	08/19/2020
24 Month	0.20%	0.20%	08/19/2020
36 Month	0.35%	0.35%	08/19/2020
48 Month	0.50%	0.50%	08/19/2020
60 Month	0.60%	0.60%	08/19/2020

* 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	4.25%	No Limit	09/10/2019
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	04/01/2018
7 Yr First Lien Home Equity⁴	3.99%	Up to 70% LTV	04/01/2018
10 Yr First Lien Home Equity⁴	4.49%	Up to 70% LTV	04/01/2018
15 Yr First Lien Home Equity⁴	4.99%	Up to 70% LTV	04/01/2018
20 Yr First Lien Home Equity⁴	5.49%	Up to 70% LTV	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 and Used Auto Loans up to 10 model years old

⁶ 72 and 84 month terms available

