



2020 Annual Meeting

Agenda December 21, 2020

- | | |
|---------|---|
| 2:00 PM | Registration |
| | Approval of Minutes of December 20, 2019 Annual Meeting |
| | Report of Chairman/CEO |
| | Report of Supervisory Committee |
| | Report of Credit Committee |
| | Report of Nominating Committee |
| | Elections |
| 2:15 PM | Conclusion and Adjournment |

**HEALTHCARE
EMPLOYEES
FEDERAL
CREDIT UNION**

Report to Membership
Annual Meeting
December 21, 2020

Healthcare Employees Federal Credit Union
2020 Board of Directors

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



**Annual Meeting
December 20, 2019**

The meeting was called to order at approximately 1:40 PM on December 20, 2019. Ms. Kaye welcomed everyone to the 35th Annual Meeting of the Healthcare Employees FCU.

The first item to be discussed was the approval of the 2018 Annual Meeting minutes.

It was then:

Voted: To approve the December 21, 2018 Annual Meeting minutes as presented* (19-12-1).

The various reports of each officer of the HEFCU board were reviewed. The report of the Nominating Committee was reviewed 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:

Board of Directors	Term
Shane Fleming	2022
Lois Hogle	2022
Sean Hopkins	2022

It was then:

Voted: To accept the new terms for the listed Board of Directors as presented* (19-12-2).

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

2020 Officers:

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

It was then:

Voted: To accept the 2020 Board of Director Officers as presented* (19-12-3).

The Nominating Committee recommended the appointment of the following individuals to serve on the Supervisory and Credit Committee for 2020:

2020 Committee Appointment

Supervisory Committee

Jeffrey DeLury, Chair	2020
Stephen Pennie	2020
Amina Razanica	2020

Credit Committee

Luann Rooney-Frascella	2020
------------------------	------

It was then:

Voted: To accept the 2020 Committee Appointments as presented* (19-12-4).

Below is a complete list of the 2020 HEFCU Board of Directors:

	TERM	LIMIT	BOD MEMBER SINCE
Shane Fleming	2022	2022	2011
Lois Hogya	2022	2022	2013
Sean Hopkins	2022	2025	2017
Linda Reed	2020	2023	2015
Garrick Stoldt	2020	2024	2016
Claire Hall	2020	2026	2018
Lorei Cwirko	2021	2023	2015
Michael Elfert	2021	2024	2016
Julie Lynch	2021	2021	2010
Jane Kaye	2021	2021	2013
Dora Marques	2021	2024	2016
Cathleen Bennett	2021	2026	2018
Carol Ward	2020	2025	2019

There being no further business, the meeting was adjourned at approximately 1:45PM.

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:

- In the face of COVID-19 HEFCU began offering emergency assistance loans to members
- HEFCU revamped how members using our office for walk-in transactions including a walk-up vestibule to keep our staff and members safe
- We have remained open for business during the entire pandemic recognizing the vital work our front-line members provide to the community
- Delivery of food service to several local Hospital Emergency rooms in the Mercer County and Burlington area.
- Purchase of over 500 surgical gowns and gloves for distribution as needed to NJ Hospitals.

Results from operations anticipated for year-end 2020:

- Deposit growth over 14%
- Capital over 8.9% (well capitalized)
- Delinquency at or below peer levels
- Loan Growth of over 6%
- ROA estimated at .35%; exceeding peer groups
- Assets: approximately \$135,000,000

- Loans: approximately \$82,000,000
- Capital: \$12,00,000
- 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 key measures include loan growth, reducing 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 9% in a challenging environment. 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 will enable us to 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, 2019. 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 2019.

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 2020; 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
- Small Dollar
- Credit Builder
- 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 2020, HEFCU has almost 84 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 or online banking

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 Debit Card
- Transfer funds to and from savings via the 24-hour bank-by-phone service or online banking
- 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-only cards are available to members
- Visa Debit Cards are available to members having a HEFCU checking account
- Debit Card Alert Notifications
- Digital Wallets (Apple/Google/Samsung Pay)

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	Credit Builder Loans
Small Dollar Loans (HCNJ former members only)	

- Loans may be repaid via payroll deduction
- Electronic Signatures available for paperless process
- VISA Purchase Alerts
- eZCard

HOME BANKING/ELECTRONIC BILL PAYMENT

- Check balances
- Make transfers
- Download to personal financial software
- Pay bills electronically
- FREE Mobile App/Banking
- Mobile Check Deposit
- Text Banking/Notify Me Alerts
- Check imaging
- P2P with a HEFCU Share Draft Checking Account

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)
- Loan-by-Phone option
- Exclusive No-surcharge ATM alliances (AllPoint, Co-Op) 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
- Social media presence (Facebook, Twitter)
- Auto and Homeowners Insurance
- Language interpretation services available for over 150 different languages
- Partnered with GreenPath Financial Wellness to offer members financial counseling services

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	ABBA Medical Transportation LLC	Healthcare
4	Academy of Medicine	Healthcare
5	Accelerated Hand Therapy & Rehab	Healthcare
6	Accessible Home Care	Healthcare
7	Acorn Glen	Healthcare
8	Advantage Rehabilitation, LLC	Healthcare
9	Advocare Surgical Specialists of Burlington County	Healthcare
10	Ahkami Dental Group	Healthcare
11	Alaris Health at Belgrove	Healthcare
12	Alaris Health at Cedar Grove	Healthcare
13	Alaris Health at Jersey City	Healthcare
14	Alaris Health at Kearny	Healthcare
15	Alaris Health at St. Mary's	Healthcare
16	Alaris Health of West Orange	Healthcare
17	Allegria at Ocean Grove	Healthcare
18	Allergy Diagnostic & Treatment Center	Healthcare
19	Allergy, Asthma and Sinus Ctr of NJ	Healthcare
20	Alliance For Better Care	Healthcare
21	Allied Digestive Health	Healthcare
22	Arbor Glen	Healthcare
23	Ashbrook Care & Rehabilitation Center	Healthcare
24	Ashurst Family Physicians, P.A.	Healthcare
25	Assoc Cardiovascular Consultants	Healthcare
26	Assoc for Advancement of Mental Health	Healthcare
27	Atlantic Health	Healthcare
28	Atlantic Visiting Nurse - Basking Ridge	Healthcare
29	Axia Women's Health Voorhees	Healthcare
30	Barnabas HCS Business Office	Healthcare
31	Barnabas HCS Management	Healthcare
32	Barnabas Medical Center	Healthcare
33	Barnert Hospital	Healthcare
34	Bartley Healthcare	Healthcare
35	Bayada Nurses	Healthcare
36	Bellevue Pediatrics	Healthcare
37	Bergen Community Hospital	Healthcare
38	Brandywine Senior Living	Healthcare
39	Branjrew Medical Transportation LLC	Healthcare

	Organization	SEG Type
40	Bristol Glen	Healthcare
41	Brookhaven Healthcare	Healthcare
42	Burlington County Eye Physicians LLC	Healthcare
43	Burlington County Internal Medicine	Healthcare
44	Burlington County Orthopaedic Specialists	Healthcare
45	Capital Health - Hamilton	Healthcare
46	Capital Health Medical Center	Healthcare
47	Capital Health Regional Medical Center	Healthcare
48	Care One at Moorestown	Healthcare
49	Care Station	Healthcare
50	CarePoint Health Management	Healthcare
51	Carrier Clinic	Healthcare
52	Carson AKC	Healthcare
53	Cathedral Healthcare System Corp Office	Healthcare
54	Catholic Charities	Healthcare
55	Catholic Health	Healthcare
56	Catholic Welfare Bureau	Healthcare
57	Centennial Surgery Center	Healthcare
58	Center for Emotional Fitness	Healthcare
59	Center for Hope Hospice	Healthcare
60	Center for Hospice Care Inc	Healthcare
61	Central Jersey Orthopaedic Specialists P.A.	Healthcare
62	Central Jersey Spine Associates	Healthcare
63	Chatam Hills Subacute Care Center	Healthcare
64	Children's Seashore House	Healthcare
65	Children's Specialized Hospital	Healthcare
66	Chiropractors on the Move	Healthcare
67	Christ Hospital	Healthcare
68	Clara Maass Medical Ctr	Healthcare
69	Clark Nursing and Rehab Center	Healthcare
70	Clinical Research Institute	Healthcare
71	Collingswood Manor	Healthcare
72	Columbus Hospital	Healthcare
73	Community Executive Office	Healthcare
74	Community Medical Center	Healthcare
75	Complete Care at Summit Ridge	Healthcare
76	Cooper University Physicians at Willingboro	Healthcare
77	Corbert Express	Healthcare
78	Corbert Medical Transportation	Healthcare
79	Country Manor	Healthcare
80	Courthouse Convalescent Ctr	Healthcare

	Organization	SEG Type
81	Cranbury First Aid Squad, Inc.	Healthcare
82	Ctr for Home Health Development Inc	Healthcare
83	Daughters of Miriam	Healthcare
84	Deborah Heart & Lung Center	Healthcare
85	Deborah Heart & Lung Ctr	Healthcare
86	Delaware House	Healthcare
87	Delaware Vly OB/GYN & Infertility Grp	Healthcare
88	Dental Illuminations	Healthcare
89	Dover General Hospital	Healthcare
90	Dr. Andrea S. Buck, PC	Healthcare
91	Earth House Inc	Healthcare
92	Eastern Shore Nursing	Healthcare
93	Eastlantic Diagnostic & Garden State MRI	Healthcare
94	Eatontown Convalescent Hospital	Healthcare
95	Elms of Cranbury	Healthcare
96	EMTAC	Healthcare
97	Endeavor House	Healthcare
98	Englewood Dialysis	Healthcare
99	Englewood Hospital & Med Ctr	Healthcare
100	Evergreens, The	Healthcare
101	First Managed Care Option	Healthcare
102	Forest Hill Healthcare	Healthcare
103	Francis E Parker Memorial Home	Healthcare
104	Franciscan Home & Rehabilitation Ctr	Healthcare
105	Fresenius Kidney Care	Healthcare
106	Friends Home at Woodstown	Healthcare
107	Ft. Lauderdale AKC	Healthcare
108	Garden State Endoscopy & Surgery Ctr	Healthcare
109	Garden State Urology	Healthcare
110	Gastroenterology Consultants of South Jersey	Healthcare
111	Genesis	Healthcare
112	Genesis Health Care	Healthcare
113	Greenhill Memorial Ctr for Women	Healthcare
114	Hackensack Meridian Health Bayshore Medical Center	Healthcare
115	Hackensack Meridian Health Jersey Shore University Medical Center	Healthcare
116	Hackensack Meridian Health Mountainside Medical Center	Healthcare
117	Hackensack Meridian Health Ocean Medical Center	Healthcare
118	Hackensack Meridian Health Pascack Valley Medical Center	Healthcare
119	Hackensack Meridian Health Raritan Bay Medical Center Perth Amboy	Healthcare
120	Hackensack Meridiian Health Riverview Medical Center	Healthcare
121	Hackettstown Regional Medical Ctr	Healthcare

	Organization	SEG Type
122	Hallandale AKC	Healthcare
123	Hamilton Continuing Care Ctr	Healthcare
124	Hamilton Gastroenterology Group	Healthcare
125	Hamilton Physical Therapy Services, L.P.	Healthcare
126	Hamilton Regional Health Network	Healthcare
127	Hazen Plastic Surgery	Healthcare
128	Health Force	Healthcare
129	Health Net of NJ	Healthcare
130	Healthcare Staffing Cedar Hill	Healthcare
131	Hematology-Oncology Associates SJ	Healthcare
132	Hillside Dialysis Center	Healthcare
133	Hoboken University Medical Center/CarePoint Health	Healthcare
134	Hollywood AKC	Healthcare
135	Holsman Healthcare, LLC	Healthcare
136	Holy Family Care Specialists	Healthcare
137	Holy Redeemer Home Care	Healthcare
138	Home Care Association of NJ	Healthcare
139	Home Care Service, Inc.	Healthcare
140	Hopewell Surgery Center	Healthcare
141	Hudson Regional Medical Center	Healthcare
142	Inspira Health Center Bridgeton	Healthcare
143	Inspira Medical Center Elmer	Healthcare
144	Inspira Medical Center Vineland	Healthcare
145	Integrated Health Services of NJ	Healthcare
146	Irvington General Hospital	Healthcare
147	Jersey Care Home Health	Healthcare
148	Jersey City AKC	Healthcare
149	Jersey City Medical Center at Greenville	Healthcare
150	JFK Hartwyck at Cedar Brook	Healthcare
151	JFK Hartwyck at Edison	Healthcare
152	JFK Hartwyck at Oak Tree	Healthcare
153	JFK Johnson Rehabilitation Institute (JFK Medical Center)	Healthcare
154	JFK Medishare	Healthcare
155	JFK Whispering Knoll	Healthcare
156	Karen Ann Quinlan Hospice	Healthcare
157	Kasefa Care, LLC	Healthcare
158	Kensington Manor Care Center	Healthcare
159	Kessler Institute for Rehabilitation	Healthcare
160	Kimball Medical Center	Healthcare
161	Kindred Hospital New Jersey	Healthcare
162	King Manor Care Center	Healthcare

	Organization	SEG Type
163	Kru Medical Ventures, LLC	Healthcare
164	Krueger and Pascual, M.D.s	Healthcare
165	Laurel Bay Care & Rehab Ctr	Healthcare
166	Lawrenceville Urology, P.A.	Healthcare
167	Lee M. Glickman, LLC	Healthcare
168	Liberty Healthcare System	Healthcare
169	Life Key Ventures	Healthcare
170	Lions Gate Independence Continuing Care	Healthcare
171	Lourdes Medical Associates/Health Management Services Organization	Healthcare
172	Lourdes Medical Center of Burlington County	Healthcare
173	Lourdes Speciality Hospital of Southern NJ	Healthcare
174	Masonic Village at Burlington	Healthcare
175	Massage Envy Hillsborough #0682	Healthcare
176	Matheny Medical & Educational Ctr	Healthcare
177	Medical Diagnostic Laboratories	Healthcare
178	Medical Office Managers Organization of Willingboro, NJ	Healthcare
179	Medical Society of New Jersey	Healthcare
180	Medi-Wheels	Healthcare
181	Medquist, Inc.	Healthcare
182	Mercer Bucks Cardiology, P.A.	Healthcare
183	Mercer Bucks Orthopaedics, P.C.	Healthcare
184	Meridian Health Corp Office	Healthcare
185	Meridian Health Resources	Healthcare
186	Meridian Nursing & Rehab Ctr	Healthcare
187	Meridian Nursing/Rehab at Ocean Grove	Healthcare
188	Merion Gardens Assisted Living	Healthcare
189	Merwick Care & Rehabilitation Center	Healthcare
190	Meryl Stein, MD	Healthcare
191	Metro Health Services	Healthcare
192	Miami AKC	Healthcare
193	Midpoint Health Care Service Inc	Healthcare
194	Monmouth Chemical Dependency Treatment Ctr	Healthcare
195	Monmouth Medical Center	Healthcare
196	Monroe Karetzky MD PA	Healthcare
197	Morris Hall for the Aged	Healthcare
198	Morristown Rehabilitation Center	Healthcare
199	Mount Laurel Family Physicians	Healthcare
200	Muhlenberg Regional Medical Ctr	Healthcare
201	National Home Health Care Corp.	Healthcare
202	NEI Staffing Inc.	Healthcare
203	New Jersey Associates in Medicine, PA	Healthcare

	Organization	SEG Type
204	New Jersey Credit Union Foundation	Healthcare
205	New Jersey Eastern Star Home	Healthcare
206	New Jersey Hospital Association	Healthcare
207	New Jersey Medical Group Management Association	Healthcare
208	New Smyrna Beach AKC	Healthcare
209	New Vision	Healthcare
210	Newark Beth Israel Medical Ctr	Healthcare
211	Newark Community Health Center	Healthcare
212	Newton Memorial Hospital	Healthcare
213	NJ Center for Pain Management	Healthcare
214	NJ Occupational Therapy Assoc	Healthcare
215	NJ Organ & Tissue	Healthcare
216	NJ State Nurses Association	Healthcare
217	NJAHSA	Healthcare
218	NJAOPS	Healthcare
219	North Jersey Health Ventures	Healthcare
220	Ocean Home Care	Healthcare
221	Our Lady of Lourdes Medical Center	Healthcare
222	Pain Management Center	Healthcare
223	Paradigm Health Systems, Inc.	Healthcare
224	Parker at Somerset	Healthcare
225	Parkside Dialysis Center	Healthcare
226	Pascack Community Services	Healthcare
227	Pascack Valley Hospital Medical Diagnostics	Healthcare
228	Pavilions at Forrestal, The	Healthcare
229	Peace Care, St. Ann's Home	Healthcare
230	Peace Care, St. Joseph's	Healthcare
231	Pembroke Pines AKC	Healthcare
232	Penn Medicine Princeton Health	Healthcare
233	Performance Spine & Sports Medicine	Healthcare
234	Phoenix Health Care Inc	Healthcare
235	Phoenix OB/GYN Associates	Healthcare
236	PHS Health Plans NJ	Healthcare
237	Physician Practice Services	Healthcare
238	Physician's First Management Svcs	Healthcare
239	Pinnacle HomeCare, LLC	Healthcare
240	Pitman Manor	Healthcare
241	Preferred Care at Hamilton	Healthcare
242	Preferred Healthmates, Inc	Healthcare
243	Presitge Medical Associates, LLC	Healthcare
244	Prestige Healthcare	Healthcare

	Organization	SEG Type
245	Prime Care	Healthcare
246	Prime Mark Corporation	Healthcare
247	Princeton Dental Group	Healthcare
248	Princeton Nassau Pediatrics PA	Healthcare
249	Princeton Neurological Surgery	Healthcare
250	Princeton OB/GYN	Healthcare
251	Princeton Orthopaedic Associates, P.A.	Healthcare
252	Princeton Physicians' Organization	Healthcare
253	Providence House	Healthcare
254	Quakerbridge Radiology Associates	Healthcare
255	Quality Nursing LLC	Healthcare
256	Radiology Affiliates Imaging	Healthcare
257	Rancocas Valley Surgical Associates P.A.	Healthcare
258	Raritan Valley Surgery Center	Healthcare
259	Reconstructive Orthopedics	Healthcare
260	Robert J. Bakelaar MD LLC	Healthcare
261	Robert Wood Johnson Medical Association	Healthcare
262	Robert Wood Johnson Surgery Center	Healthcare
263	RWJ Barnabas Health Jersey City Medical Center	Healthcare
264	RWJ University Hospital Hamilton	Healthcare
265	RWJ University Hospital New Brunswick	Healthcare
266	RWJ University Hospital Rahway	Healthcare
267	RWJ University Hospital Somerset	Healthcare
268	Saint Anne Villa	Healthcare
269	Saint Clare's Hospital, Dover Campus	Healthcare
270	Salem Medical Center	Healthcare
271	Samaritan Healthcare	Healthcare
272	Sea Girt Medical Associates PC	Healthcare
273	Seaview Orthopaedic & Medical Associates	Healthcare
274	Select Specialty Hospital	Healthcare
275	Senior Initiatives Benefits Administration	Healthcare
276	Shore Rehabilitation	Healthcare
277	Shores at Wesley Manor, The	Healthcare
278	Silver Spring AKC	Healthcare
279	Skilled Care Inc	Healthcare
280	Sodexo at Clara Maass Medical Center	Healthcare
281	Sodexo at Saint Barnbas Medical Center	Healthcare
282	Soligenix, Inc.	Healthcare
283	Son Light Pediatrics	Healthcare
284	South Brunswick EMS Inc	Healthcare
285	South Jersey Fertility Center	Healthcare

	Organization	SEG Type
286	South Jersey Medical Services	Healthcare
287	South Jersey Nurses	Healthcare
288	Southern NJ Medical Services	Healthcare
289	Southern NJ Perinatal Cooperative	Healthcare
290	Southern Ocean County Hospital	Healthcare
291	Southgate Health Care Center Inc	Healthcare
292	Southgate Nursing Home	Healthcare
293	Specialty Hospital at Monmouth	Healthcare
294	Springpoint Senior Living	Healthcare
295	St. Augustine AKC	Healthcare
296	St. Francis Medical Center	Healthcare
297	St. Joseph's Regional Medical Ctr	Healthcare
298	St. Lawrence Rehabilitation Hospital	Healthcare
299	St. Mary Medical Center	Healthcare
300	St. Michael's Medical Center	Healthcare
301	Suburban Orthopaedics	Healthcare
302	Summit Health	Healthcare
303	Sunrise Assisted Living of Mt. Laurel	Healthcare
304	Surgery Center of Salem County	Healthcare
305	Theresa Grotta Rehabilitation	Healthcare
306	Transitional Health, LLC	Healthcare
307	Trenton Anesthesiology Associates, PA	Healthcare
308	Trenton Emergency Medical Service	Healthcare
309	Trenton Visiting Nurses Association	Healthcare
310	Tri-County Visiting Nurse	Healthcare
311	United B190Methodist Homes of NJ	Healthcare
312	University AKC	Healthcare
313	University Spine Associates P.A.	Healthcare
314	Urology Physicians	Healthcare
315	Vause Dermatology & Cosmetic Surgery Associates	Healthcare
316	Venetian Care & Rehabilitation Center	Healthcare
317	Virtua - HR Solutions Center	Healthcare
318	Virtua Cardiology	Healthcare
319	Virtua Health and Rehab Center - Mt. Holly	Healthcare
320	Virtua Memorial Hospital	Healthcare
321	Virtua Physicians Associates	Healthcare
322	Virtua Primary Care - Moorestown	Healthcare
323	Visiting Nurses of Camden	Healthcare
324	VNA Community Care	Healthcare
325	VNA Home Care of Mercer County	Healthcare
326	VNA Home Health Service	Healthcare

	Organization	SEG Type
327	VNA of Northern New Jersey	Healthcare
328	VNA of Southern New Jersey	Healthcare
329	Warren S. Kurnick, MD Dermatology Group	Healthcare
330	West Essex Community Health Services	Healthcare
331	West Jersey Health Care Ambulatory Centers	Healthcare
332	Willingboro Emergency Squad	Healthcare
333	Wilpage, Inc. DBA-Bergen Rehab	Healthcare
334	Windsor Healthcare Communities	Healthcare
1	A-1 Limousine	Non-Healthcare
2	Addiction Treatment Providers	Non-Healthcare
3	AIA Credentialing & Consulting Services	Non-Healthcare
4	Allied Universal	Non-Healthcare
5	Amicus Therapeutics	Non-Healthcare
6	Assist Amercia Services, Inc.	Non-Healthcare
7	Association Associates, Inc.	Non-Healthcare
8	Barmak & Associates, LLC	Non-Healthcare
9	Barton and Cooney, LLC	Non-Healthcare
10	BAW Medical Management	Non-Healthcare
11	Better Business Bureau of New Jersey, Inc.	Non-Healthcare
12	Buchanan Construction Products	Non-Healthcare
13	Carbozyme Inc	Non-Healthcare
14	CBIZ, Inc.	Non-Healthcare
15	Centenary College	Non-Healthcare
16	COPD Services by Ocean Home Healthy Supply, LLC	Non-Healthcare
17	Creative Marketing Alliance	Non-Healthcare
18	Culinary Staffing Services LLC	Non-Healthcare
19	CURE Auto Insurance	Non-Healthcare
20	ejIMPACT Inc	Non-Healthcare
21	Employees Assistance Resources Inc	Non-Healthcare
22	Engine International	Non-Healthcare
23	Fitness & Wellness Centers	Non-Healthcare
24	Forums Institute for Public Policy	Non-Healthcare
25	GMAC Mortgage	Non-Healthcare
26	Greater Mercer TMA	Non-Healthcare
27	Harwill Express Press	Non-Healthcare
28	Hyacinth AIDS Foundation	Non-Healthcare
29	International Association for Healthcare Security & Safety	Non-Healthcare
30	JP Watson Services	Non-Healthcare
31	Kos Pharmaceuticals, Inc.	Non-Healthcare
32	Maximus	Non-Healthcare
33	Medical Claims Relief, LLC	Non-Healthcare

	Organization	SEG Type
34	Mercer Council on Alcoholism & Drug Addiction	Non-Healthcare
35	MillerMitchell PC	Non-Healthcare
36	Montessori Corner at Princeton Meadows	Non-Healthcare
37	National Kitchen & Bath Assoc	Non-Healthcare
38	New Jersey Conference	Non-Healthcare
39	NJ State Medical Underwriters	Non-Healthcare
40	NJHA Personal Membership	Non-Healthcare
41	Nova-Borealis Compounds LLC	Non-Healthcare
42	Online Resources	Non-Healthcare
43	Princeton Insurance Company	Non-Healthcare
44	Quality Professional	Non-Healthcare
45	RME Collection	Non-Healthcare
46	RWJ Barnabas Health Lakeview Child Center	Non-Healthcare
47	Seventh Day Adventist Church	Non-Healthcare
48	Stanford Financial	Non-Healthcare
49	Targent Inc	Non-Healthcare
50	Thomas & Betts Elastimold	Non-Healthcare
51	Township of Robbinsville	Non-Healthcare
52	Trafgroup	Non-Healthcare
53	Trenton Business & Technology Ctr	Non-Healthcare
54	W Grainger Inc	Non-Healthcare
55	Westin Princeton at Forrestal Village	Non-Healthcare
56	Whole Foods Market	Non-Healthcare