

# HEALTHCARE EMPLOYEES FCU

## CURRENT DEPOSIT RATES

Deposit Accounts	Average Daily Balance	Rate	APY*	Rates Effective
<b>Savings Accounts</b>	\$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
<b>Club Accounts</b>	\$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
<b>Savings IRA Accounts<sup>1</sup></b>	\$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
<b>FREE Checking Account</b>	Over \$1,000.00	0.05%	0.05%	01/01/2017
<b>Money Market Account<sup>2</sup></b>	\$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 <sup>3</sup> / Share Certificate IRA <sup>3</sup>	Rate	APY*	Rates Effective
<b>6 Month</b>	0.10%	0.10%	08/19/2020
<b>12 Month</b>	0.20%	0.20%	08/19/2020
<b>24 Month</b>	0.20%	0.20%	08/19/2020
<b>36 Month</b>	0.35%	0.35%	08/19/2020
<b>48 Month</b>	0.50%	0.50%	08/19/2020
<b>60 Month</b>	0.60%	0.60%	08/19/2020

\* APY = Annual Percentage Yield

<sup>1</sup> Savings IRAs will earn dividend according to balance tier

<sup>2</sup> Free Checks, Debit Cards, Money Orders, and Overdraft Protection

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

## CURRENT LOAN RATES

Loan Types <sup>1</sup>	APR*		Rates Effective
<b>Unsecured</b>	As low as 7.99%	Limit = \$15,000	04/15/2021
<b>100% Share Secured</b>	4.25%	No Limit	09/10/2019
<b>New/Used Auto<sup>5</sup></b>	As low as 1.99%	Up to 48 months	04/15/2021
<b>New/Used Auto<sup>5</sup></b>	As low as 2.24%	60 months	04/15/2021
<b>New/Used Auto<sup>5</sup></b>	As low as 2.54%	72 months	04/15/2021
<b>New/Used Auto<sup>5</sup></b>	As low as 4.99%	84 months	04/15/2021
<b>5 Yr Fixed Home Equity<sup>4</sup></b>	As low as 2.99%	Up to 80% LTV <sup>3</sup>	04/15/2021
<b>7 Yr Fixed Home Equity<sup>4</sup></b>	As low as 2.99%	Up to 80% LTV <sup>3</sup>	04/15/2021
<b>10 Yr Fixed Home Equity<sup>4</sup></b>	As low as 3.24%	Up to 80% LTV <sup>3</sup>	04/15/2021
<b>15 Yr Fixed Home Equity<sup>4</sup></b>	As low as 3.99%	Up to 80% LTV <sup>3</sup>	04/15/2021
<b>20 Yr Fixed Home Equity<sup>4</sup></b>	As low as 4.24%	Up to 80% LTV <sup>3</sup>	04/15/2021
<b>5 Yr Balloon Fixed Home Equity<sup>4</sup></b>	3.74%	Up to 80% LTV <sup>3</sup>	04/01/2018
<b>Variable (Home Equity Line of Credit)<sup>2, 4</sup></b>	As low as Prime minus 0.75%	Up to 80% LTV <sup>3</sup>	
<b>5 – 20 Yr First Lien Home Equity<sup>4</sup></b>	2.99% - 4.24%	Up to 70% LTV	04/15/2021
<b>VISA Credit Card Classic</b>	12.00%	No Annual Fee	
<b>VISA Credit Card Platinum</b>	8.99%	No Annual Fee	

\* APR = Annual Percentage Rate

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

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

<sup>3</sup> LTV above 80% offered at a higher rate

<sup>4</sup> New Jersey and Pennsylvania residence only

<sup>5</sup> New and Used Auto Loans up to 10 model years old

