

# FINANCIAL WELLNESS



A QUARTERLY PUBLICATION FOR MEMBERS OF HEALTHCARE EMPLOYEES FEDERAL CREDIT UNION

## Dear Valued Members,

As we move into the second quarter of 2026, I want to thank you for your continued trust in HEFCU. Your financial well-being remains at the heart of everything we do, and this season brings a number of exciting opportunities designed to help you save more, borrow smarter, and plan confidently for the future.

**High-Yield Deposit Products** - We continue to offer some of the most competitive deposit rates in the region. Our **High-Yield Checking Account** features rates **as high as 4.07% APY**, giving you more earning power on your everyday banking. For members looking to lock in strong returns, our **9- and 12-month CDs** are available with rates **as high as 4.06% APY**.

**Auto Loans: Special Rate Through April** - If you're planning to purchase a new or pre-owned vehicle, now is the perfect time. Through **April 30**, we're offering **auto loan rates as low as 4.24% APR**, along with flexible terms, refinancing options, and a 0.25% loyalty discount for qualifying members.

**HELOC Special & Home Equity Options** - Whether you're renovating, consolidating debt, or funding a major milestone, our home equity solutions are designed to support your goals. Our **HELOC special rate starts as low as 5.50% APR**, and we also offer **fixed-rate home equity loans with rates as low as 5.24% APR**—all with financing available up to **100% of your home's equity**.

**Low-Rate Credit Cards** - Our HEFCU credit card continues to be one of the most competitive options available, with rates **as low as 8.99% APR** and no annual fee. It's a smart, secure way to manage everyday spending.

**Financial Literacy Month: Trust & Will** - April is **Financial Literacy Month**, making it the perfect time to think about long-term planning. If you've ever considered creating a trust or will, we've partnered with **Trust & Will** to offer members an easy, affordable way to secure their family's future—complete with a member discount.

**Nest Egg Wealth Management** - Tax season often brings opportunities to invest wisely. If you're receiving a refund or planning ahead for the year, our **Nest Egg Wealth Management** team can help you explore investment strategies that align with your goals. Even small contributions can make a meaningful difference over time.

**GreenLight Debit Card for Kids** - We're proud to support financial education for all ages. With the **GreenLight Debit Card**, young members can learn budgeting, saving, and responsible spending in a safe, parent-guided environment—building strong financial habits early.

Thank you for being part of the HEFCU community. We remain committed to providing products, services, and guidance that help every member thrive. Together, we continue to build a financial future where **Everyone Gets Better**.

Sincerely,

J. Jason Reed  
Chief Executive Officer

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## Always Be Alert!

Remember to never let your guard down when it comes to protecting yourself from fraud and identity theft. Fraudsters are continuously trying new ways to prey on innocent people for their own personal gain. Don't become a victim.

## Holiday Closings

**NJHA Wellness Day**  
Friday, March 27, 2026

**Memorial Day**  
Monday, May 25, 2026

**Juneteenth Holiday**  
Friday, June 19, 2026

## CD Rate Special

**AMAZING CD RATES  
AS HIGH AS 4.06% APY**

OPEN A 9, OR 12-MONTH  
CD AND RECEIVE THIS SPECIAL RATE!



You Deserve Better  
Checking

**OPEN A HIGH YIELD CHECKING  
ACCOUNT WITH RATES**

AS HIGH AS

**4.07% APY\***

\*ANNUAL PERCENTAGE YIELD

JOIN HEFCU AND SEE  
THE DIFFERENCE!

## Auto Loans

**AUTO LOAN RATES AS LOW AS**

**4.24% APR**

THROUGH APRIL 30TH

### MEMBERSHIP HAS BENEFITS!

- Great, low rates on new and pre-owned vehicles (up to 10 model years old)
- Auto financing
- Up to 115% financing available, with flexible terms up to 84 months
- 0.25% Loan Loyalty discount available for members with a current HEFCU loan in good standing and/or a HEFCU loan paid within the past 18 months
- Loan Protection Programs available
- Lease Buyouts and Refinancing from other lenders available
- Put your payments on cruise control with Payroll Deduction/Direct



HELOC and Fixed Home  
Equity Products

**STOP DREAMING AND START LIVING  
YOUR BEST LIFE WITH A FIXED RATE HOME  
EQUITY LOAN FROM HEFCU**

RATES AS LOW AS

**5.50% APR**

FIXED RATE OPTIONS  
RATES AS LOW AS

**5.24% APR**

FINANCING UP TO 100% OF EQUITY!

# Credit Card

**CREDIT CARD RATES  
AS LOW AS 8.99% APR.**

Rates may vary depending on your credit score. Contact us for details and apply today!



# Trust & Will

**SECURE YOUR FAMILY'S  
FUTURE WITH AN ESTATE  
PLAN. GET 20% OFF AN  
ESTATE PLAN.**

We partnered with Trust & Will to provide members with an easy and affordable way to create an estate plan online. Trust & Will is the leader in online estate planning and has helped over half a million families secure their legacies. Together, we're on a mission to help families protect their legacy and give their families peace of mind.

# Nest Egg Investments

## ARE HEALTH SAVINGS ACCOUNTS (HSA) THE BEST HIDDEN RETIREMENT TOOL?

Health savings accounts are a useful tool for covering immediate healthcare costs with pre-tax dollars. Yet, because of the way HSAs are taxed, your account can also act as a powerful investment vehicle. When you let deposits accumulate and grow tax-free, savings can grow like a 401(k) account, but with higher returns.

### THE UNBEATABLE "TRIPLE-TAX ADVANTAGE" OF HSA

HSAs have a unique triple-tax advantage that allows you to make tax-free contributions, avoid taxes on account growth, and avoid taxes on qualified withdrawals. It's commonly referred to as the "Holy Grail" of tax breaks because no other account offers the same freedoms. Here's how it works:

- **Tax-free contributions:** People often contribute to HSAs pre-tax through payroll deductions, so contributions aren't subject to FICA taxes. If you open an HSA outside of work, you can take a tax deduction on your contributions.
- **Tax-free interest:** Money can remain in your account from year-to-year, earning interest, and HSAs are transferable when you switch employers or retire. You can also invest in noncash investment options for long-term growth potential.
- **Tax-free withdrawals:** Withdrawals are not taxed as long as they are used for qualified medical expenses (a benefit no other account offers).

### THE STRATEGY: THE "STEALTH IRA"

HSAs are designed to cover short-term unanticipated medical costs. Yet, unspent contributions can remain in the account and accumulate interest. When you have the funds to pay for out-of-pocket healthcare costs, HSA contributions can grow tax-free. This makes your HSA a beneficial retirement account that can help with rising healthcare costs as you age.

When comparing an HSA vs 401(k) for retirement, you gain additional savings by reducing FICA taxes and taking tax-free withdrawals if you need them. HSA funds can also be invested in options much like those in a 401(k). When contributing to a 401(k) and an HSA account, your HSA can help protect your 401(k) when you must make withdrawals and grow interest faster when you can afford to pay for medical expenses out-of-pocket.

While an HSA can't take the place of a 401(k), it acts as a powerful retirement vehicle sitting alongside your 401(k). HSAs have lower contribution limits, reducing how much you can save overall. HSA

contribution limits for 2026 are \$4,400 for self-only and \$8,750 for families. Adults over 55 can make an additional \$1,000 catch up payment if they are not enrolled in Medicare. By contributing to your HSA as much as you can manage, you can maintain an account to save on growing healthcare expenses as you age.

### THE TACTIC: KEEPING HSA FUNDS IN THE MARKET TO GROW

When using your HSA as a retirement account strategy, careful investing is key. When possible, HSA contributions should surpass your annual medical costs to take advantage of compounding interest. The best HSA for investing will also have an investment menu like a 401(k). Many HSAs are lowering the limits for investing, making it easier for users to grow funds over time. Once you establish a cash cushion within your HSA to pay for short-term medical expenses, it's a good idea to begin investing. Working with a financial professional can help you make informed decisions about the right investment strategy for you.

### Contact us to learn more

HSAs are an excellent way to save on short-term medical costs since contributions are tax-free. Yet, overlooking the value of an HSA as a retirement investment vehicle can be a missed opportunity to save more for the future. You can expect medical costs to grow during retirement. The triple-tax savings can help you build more savings for the future and save on healthcare costs. Reach out to our financial advisors at HEFCU to learn more about using your HSA as a retirement tool.

# Wealth Management

## MANAGING FINANCES WITH A HIGH EARNING SPOUSE

From the outside looking in, it seems like you have it all. You have a high-earning spouse and get to handle the finances. However, this is an invisible and seldom-appreciated job. While your spouse might bring in the income, it's up to you not only to pay the bill but also to build wealth. You also have to deal with a range of other issues, such as a partner's burnout, decision fatigue, and the "on-call" nature of their work, which means you often have to make financial decisions alone. Your job is more than paying the bills. You should see yourself as the Household CFO (Chief Financial Officer).



### PILLAR 1: Communication Systems ("The Money Date")

At the end of a long day, your high-earning partner gets home and wants to relax. They don't want to discuss finances. They just want to let their stress go and relax doing something they enjoy. You need to start setting a monthly meeting to discuss the state of your finances. It doesn't have to take hours. You can cover the basics and keep them up to date on the important matters in around 20 minutes. On your agenda, you should include a review of your network and any upcoming large expenses, including a vacation or tuition. Add one "dream" goal to the agenda to make it more entertaining.

### PILLAR 2: The Logistics (Who Pays for What?)

Your partner might be a high earner, but you are not. So who pays for what? Many couples opt for a proportional split method for joint expenses. For example, if one of you makes around 75 percent of the household income, then that person would pay 75 percent of the joint household expenses. This ensures everyone is paying their fair share. You should also create a sanity allowance. This is a set amount of money that each partner gets to spend on whatever they want. It's guilt-free spending.

### PILLAR 3: Protecting the "Golden Goose" (Risk Management)

If your lifestyle depends on one person's high income, that income must be insured. An

Own-Occupation Disability Insurance policy should top your list. Most standard group policies aren't enough to meet the needs of a specialized high earner. You also want to review Term Life insurance policies. These policies should be large enough to pay off a mortgage and fund education for your children if the worst were to happen.

### PILLAR 4: Estate Planning Basics

When you have a high-income earner in the family, estate planning becomes more necessary and more complex. To avoid probate, you want a revocable living trust for much of the estate. If one spouse is incapacitated, you need a power of attorney in place. Each spouse should feel empowered if something were to happen. You might want to change your mindset. Instead of saying, "I just spend their money," say, "I manage our empire."

### Contact us at HEFCU to learn more about our banking services

Your partner in banking services can provide you with support in other financial matters beyond offering you a checking and savings account. You want to work with a financial institution that can help you with the big picture to ensure your finances run smoothly. Contact us today to learn more about how we can help you.

## LOCATIONS

### Main Office:

29 Emmons Drive, Suite C 40  
Princeton, NJ 08540

Princeton Location Hours:  
Mon – Fri: 8:30 am – 4:30 pm  
(lobby closes at 4:25 pm)

### Mt. Holly Office:

175 Madison Avenue  
Mt. Holly, NJ 08060

Mt. Holly Location Hours:  
Mon, Wed, Thurs and Fri:  
8:30 am – 4:30 pm  
Tuesday: 7:30 am – 3:30 pm

Phone: 609-951-0700

Fax: 609-651-8742

24-Hour Bank-by-Phone:

800-551-3001

[www.hefcu.com](http://www.hefcu.com)

## ATM LOCATIONS

### Capital Health Systems

Fuld Division  
Hopewell

### Prime Healthcare

St. Michael's Medical Center

### Penn Medicine

Princeton Health

### Raritan Bay Medical Center

Perth Amboy Division

### RWJ Barnabas Health

Clara Maass  
Medical Center

Newark Beth Israel  
Medical Center

RWJ University Hospital

Hamilton

RWJ University Hospital

New Brunswick

