

FINANCIAL WELLNESS



A QUARTERLY PUBLICATION FOR MEMBERS OF HEALTHCARE EMPLOYEES FEDERAL CREDIT UNION



HEFCU Visa

For those who like to keep it simple, keep it secure and save; we offer the HEFCU Visa. With rates as low as 8.99% APR and no annual fee, this is the card you'll want to hang on to for everyday use. Carry the card your wallet deserves and apply for the HEFCU Visa today! **Between 6/1/26 and 8/31/26**, each qualified purchase automatically enters you into a sweepstakes to win \$500! Card must be in good standing at time of drawing in September 2026. Other terms and conditions apply.



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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

Labor Day
Monday, September 7, 2026

Columbus Day
Monday, October 12, 2026

Veterans Day
Wednesday, November 11, 2026



HELOC

**HELOCs AS LOW AS
5.50% APR**

**NO COST ON LOANS
UP TO \$500K.**

**FINANCE UP TO 100% OF
YOUR HOMES EQUITY.**

CD Rate Special

AMAZING CD RATES

AS HIGH AS

4.06% APY

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



Wealth Management

**WEALTH MANAGEMENT & PERSONALIZED
INVESTMENT SERVICES**

**A BRIGHTER FINANCIAL FUTURE
STARTS HERE!**

Nest Egg from HEFCU has been named one of America's Top Financial Advisory Firms by Newsweek and USA Today.

At HEFCU, we know your financial well-being is essential, not just for today, but for tomorrow too. That's why we've partnered with Nest Egg to offer you personalized, easy-to-use investment support that fits into your life.

Whether you're just getting started or fine-tuning your plan, Nest Egg makes investing approachable and aligns with your personal goals. With licensed advisors a click or call away, you'll have access to experienced guidance when you need it.





Greenlight

A DEBIT CARD FOR KIDS. AND SO MUCH MORE.

What HEFCU members get:

MONEY MANAGEMENT

Send money instantly, set flexible controls, and get real-time notifications.

CHORES AND ALLOWANCES

Assign chores and automate allowance - with the option to connect payouts to chore progress.

SAVINGS GOALS

Set savings goals for what your kids really want - and watch them grow together.

FINANCIAL LITERACY GAME

Kids play Greenlight Level Up™, the game that makes money concepts easy to understand and fun to learn.

Financial Wellness

GREENPATH FINANCIAL WELLNESS

HEFCU is pleased to offer GreenPath Financial Wellness as benefit to all members! Through our partnership with GreenPath, you have access to free financial counseling services from certified experts and online educational resources.

GreenPath professional counselors will listen respectfully and support you in reviewing your situation, give advice on budgeting and planning, suggest services and options that support your goals and connect you with information or specialized counselors to support your individual needs.



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.



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

ATM LOCATIONS

Capital Health Systems

Fuld Division – Trenton, NJ

Capital Health – Hopewell

Prime Healthcare

St. Michael's Medical Center

Penn Medicine

Princeton Health

Raritan Bay Medical Center

Perth Amboy Division

RWJBarnabas Health

Clara Maass

Medical Center

Newark Beth Israel

Medical Center

RWJ University Hospital

Hamilton

RWJ University Hospital

New Brunswick

Skip-A-Pay

TAKE A VACATION FROM YOUR NEXT LOAN PAYMENT!

If you have an auto or personal loan with HEFCU, you may be eligible to skip up to two monthly loan payments per year! With our Skip-a-Pay program, eligible members can skip a payment for a nominal service fee of \$35 for each payment skipped. You choose what month you would like to skip per offer and keep some extra cash in your wallet. To determine if your loan is eligible for Skip-a-Pay, contact us at 609-951-0700 and ask to speak with a loan representative.



SKIP-A-PAY CONDITIONS

- Skip-a-Pay is available for Auto and Personal loans only
- Six (6) consecutive loan payments must have been made prior to the Skip-a-Pay
- You may choose to skip two (2) monthly loan payment, per eligible loan, during a 12-month period
- There is a \$35.00 processing fee per Skip-a-Pay
- All obligated borrowers or guarantors must sign the Skip-Payment Member Authorization Request form.
- Delinquent loans are not eligible
- Interest will continue to accrue

