

FINANCIAL WELLNESS



A QUARTERLY PUBLICATION FOR MEMBERS OF HEALTHCARE EMPLOYEES FEDERAL CREDIT UNION

Dear Valued Members,

Exciting News from Healthcare Federal Credit Union (HEFCU)!

We're thrilled to share that an upgrade is coming to HEFCU! On **September 2, 2025**, we'll be completing a conversion of our core processing system—a transformative step that will unlock enhanced features and improved services for all our members. This upgrade will pave the way for:

- More advanced and flexible products
- Enhanced online tools, digital services, and a smoother, more personalized member experience
- External transfers through Online and Mobile banking
- Zelle – a fast and easy way to send and receive money from or to your HEFCU account
- Integrated Credit Card and Debit Card platform within Online or Mobile Banking
- Automatic loan payments via ACH from external banking accounts
- E-Receipts for banking transactions
- Message Pay – an easy and convenient way to text your payment to HEFCU
- Online Member and Account Opening and funding, as well as Loan Applications
- Enhanced e-Statements, and more

We are excited to offer a suite of enhancements tailored to improve your experience and convenience.

To ensure a smooth transition, **HEFCU's systems will be temporarily unavailable from Sunday, August 31, 2025 at 6:00 PM EST through Monday, September 1, 2025**. Although these updates will occur behind the scenes, rest assured—we'll be working diligently to restore services as swiftly as possible.

We realize that changes can be challenging, but want you to know we are doing everything possible to ensure minimal disruption. These changes will ensure you have enhanced, and better banking experiences as we continue to move forward and bring you exciting new products and services.

We sincerely thank you for your continued support, patience, and loyalty. We are genuinely excited about this conversion and look forward to serving you better than ever!

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

Independence Day
Friday, July 4, 2025

Labor Day
Monday, September 1, 2025

Columbus Day
Monday, October 13, 2025



Primary Savings

- Opening a Primary Savings account with a minimum of \$5 establishes your membership, and ownership, with HEFCU and opens you to all the accounts and services that HEFCU has to offer.
- Blended rate structure.
- No monthly fees on accounts maintaining a minimum balance of a \$100.
- You can use your Primary Savings as your emergency savings account, or to save for a specific purpose or purchase.



Checking Accounts

Keep more money in your pocket, and more time on your hands, with our selection of Checking accounts ranging from our Fit checking, a checking account with no minimum balance requirements to two high-yield checking accounts (minimum balances required).

With nationwide account access, robust digital banking and Debit Card controls; it's money management...made simple. You can open a Checking with as little as \$25.

- Online and Mobile Banking with Free Bill Pay
- Control Spending and Prevent Fraud with the CardValet App
- Add your card to your wallet with Apple Pay, Google Pay or Samsung Pay
- Fee-Free Withdrawals at 55,000 Allpoint and CO-OP ATMs Nationwide
- Access to 5,000+ Shared Branch Locations Nationwide
- Receive Real-Time Transaction Alerts with VISA Purchase Alerts
- Overdraft Protection is available
- Dividends Paid on Qualifying Products and Balances





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.

- No annual fee
- No balance transfer fee
- Secure, EMV Chip Card technology
- Easy online account management
- Worldwide acceptance
- Add your card to your wallet with Apply Pay, Google Pay, or Samsung Pay
- 24/7 Cardholder Service
- eCS - Electronic Customer Service
- Debt Protection with Life Plus coverage available

*Carry the
card your wallet
deserves and
apply for the
HEFCU Visa
TODAY!*



Rates as low as **8.99%**
APR for the Platinum Visa



Rates as low as **12.00%**
APR for the Classic Visa

Auto Loans

Get from point A to point B, and everywhere in between, with a low-rate auto loan from HEFCU. Funding the ride of your dreams is easier than ever with an easy online application, same day approvals and electronic document signing.

If you're planning to purchase a new or used vehicle, get pre-approved before you head to the dealer. You'll shop in confidence knowing your approved loan amount and estimate monthly payments. Even better; research, compare and find your next vehicle with our Auto Buying Center. Already have an auto loan? Refinance your loan or buyout your lease to lower your payments and save money on interest.



The American Dream... Powered by your partners at HEFCU

Tapping into the equity in your home can be an advantageous way to obtain funds for a large expense; such as home renovations, debt consolidation or medical expenses. In addition, interest paid on your loan may be tax deductible (please consult your tax advisor).

Members can now dream big and borrow more with home equity loans up to **100% OF THE EQUITY IN YOUR HOME!**

Protect Your Online Presence from Identity Theft

When was the last time you checked your online presence for signs of identity theft? Regularly conducting an identity theft checkup is crucial for keeping your personal information safe. Here's how you can stay on top of your online presence:



Set Up Google Alerts: Create alerts for your name to monitor the internet for any mentions. If you use a common username across various platforms, consider tools like namechk.com, knowem.com, or namecheckr.com.



Review Your Credit Report: Check for any unfamiliar accounts. You can get free annual reports from each of the credit reporting agencies at AnnualCreditReport.com.



Monitor Account Statements: Look out for unexplained transactions, especially small ones from gas stations or convenience stores.



Verify Your Mail: Ensure that important bills and statements are addressed to you.



Opt-Out of Paper Statements: Switch to electronic statements to reduce the risk of mail theft.

By keeping an eye on your online presence, you're safeguarding yourself against identity theft and fraud.

Did you know?

Did you know? In 2018, there were 14.4 million victims of identity theft. Each case cost victims an average of \$1,050, impacting not just their finances but their overall financial health, with recovery sometimes taking years. Fortunately, there are steps you can take to avoid becoming a victim. Here's your comprehensive guide to identity theft protection:

- 1. Monitor Your Credit:** Check your credit score for free on sites like CreditKarma.com and get a free annual report from AnnualCreditReport.com. Look for sudden hits to your score and suspicious activity.
 - 2. Use Multi-Factor Authentication:** For online banking or any service that handles sensitive information, always opt for multi-factor authentication for added security.
 - 3. Create Strong, Unique Passwords:** Never reuse passwords across multiple accounts. Instead, generate strong, unique passwords for each login.
 - 4. Use a VPN with Public Wi-Fi:** When using public Wi-Fi, always use a Virtual Private Network (VPN) to keep your information secure.
 - 5. Block Robocalls:** Reduce robocalls—and potential scams—by adding your number to the Federal Trade Commission's No Call List at donotcall.gov
 - 6. Upgrade Your Devices:** Keep your computer, tablet, and phone operating systems updated to protect against the latest security breaches and viruses.
 - 7. Shred Old Documents:** Shred documents containing sensitive information to prevent criminals from obtaining your personal data.
 - 8. Keep Personal Information Private:** Be cautious about sharing sensitive data with strangers—and even friends. Use strong privacy and security settings on social media accounts.
 - 9. Invest in Identity Theft Protection:** Services like LifeLock can monitor your personal information online and alert you to any suspicious activity immediately.
- By taking these proactive steps, you can protect your identity and keep your information safe.*



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
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

