

FINANCIAL WELLNESS

A QUARTERLY PUBLICATION FOR MEMBERS OF HEALTHCARE EMPLOYEES FEDERAL CREDIT UNION

Dear Valued Members,

I am excited to share that our system upgrade—also known as our core conversion—has been successfully completed! This milestone marks a significant step forward for HEFCU, made possible by the dedication and collaboration of our incredible team and the support of our members. It reflects our ongoing commitment to providing you with enhanced products, streamlined services, and the tools you need to manage your finances with ease.

We understand that transitions like these may cause temporary disruptions, and we sincerely appreciate your patience and understanding throughout the process. Your continued trust inspires us to keep improving and innovating on your behalf. With the new system in place, you'll notice several immediate enhancements, including:

- A refreshed look for e-statements
- External account transfers
- Direct loan payments from outside sources
- E-receipts and text messaging
- Unified mobile and online banking access
- Strengthened security features

And, we're just getting started. Soon, we'll be rolling out additional services such as Zelle®, expanded payment options, Message Pay, and more. If you haven't already, we encourage you to download our mobile banking app or log in to online banking to explore these new features.

As always, HEFCU remains committed to offering competitive rates on deposits, CDs, and loans, and we're continuously researching new upgrades to deliver faster, more efficient service and an even better banking experience.

Thank you for being a valued part of our credit union family. Together, we're building a stronger, smarter, and more member-focused future.

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

Veterans Day
Tuesday, November 11, 2025

Thanksgiving
November 27 & 28, 2025

Christmas
December 25 & 26, 2025



Holiday Skip Payment

TAKE A VACATION FROM YOUR NEXT LOAN PAYMENT!

If you have an auto or personal loan with HEFCU, you may be eligible to skip your monthly loan payment! With our Skip-a-Pay program, eligible members can skip two loan payments, every 12 months, for a nominal service fee of \$35. You choose what month you would like to skip your payment to keep some extra cash in your wallet.

SKIP-A-PAY CONDITIONS

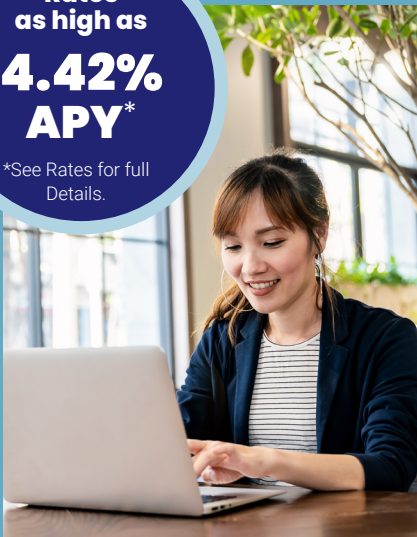
- Available for Auto and Personal loans only
- Six (6) consecutive loan payments must have been made prior to the Skip-a-Pay
- You may choose to skip two (2) monthly loan payments, per eligible loan, during a 12-month period (one per Skip-a-Payment seasonal offer)
- There is a \$35.00 processing fee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

Special CD Promo

HEALTHIER CD RATES FOR MEMBERS

Rates
as high as
4.42%
APY*

*See Rates for full
Details.



Holiday Loan

APR	Tier	Payment per \$1,000 Borrowed
As Low as 9.49%	12 Months	\$87.68
As Low as 9.49%	13-36 Months	\$32.03
As Low as 10.99%	37-60 Months	\$21.74

*APR = Annual Percentage Rate. Rates are subject to change. Other rates and terms available based on creditworthiness. Payment example: A \$10,000 loan at 9.49% APR with a term of 3-years would result in 36 monthly payments of \$320.28. Minimum loan amounts may vary based upon the loan term.

Online and Mobile Banking

ONLINE and MOBILE BANKING

Enroll in Online and Mobile Banking for easy, secure online account management. Within Online and Mobile Banking settings, you can also enroll your device for text banking.

With Online and Mobile Banking, you can:

- View account balances and transaction history
- Pay one-time and recurring Bills with our **FREE** Bill Pay service
- Make or Schedule transfers between your HEFCU account
 - Make external transfers to other financial institutions
- Pay your HEFCU loans
- View your free credit report, credit score and personalized suggestions
- View e-Statements (must be enrolled in e-Statements)
- Enroll in account alerts, including activity, security and balance alerts
- Request a Stop Payment for your Checking account
- Submit an online loan application



Greenlight

A **FREE** 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.

Wealth Management

NEST EGG INVESTMENT SERVICES FROM HEFCU

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.

Savvy Money

A CREDIT SCORE SOLUTION FOR YOU

Check your credit score with ease in our Online Banking or Mobile App

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

