

FINANCIAL WELLNESS



A QUARTERLY PUBLICATION FOR MEMBERS OF HEALTHCARE EMPLOYEES FEDERAL CREDIT UNION

Dear Valued Members,

HEFCU is proud to celebrate another successful year of growth and innovation! With the launch of our enhanced online and mobile banking platform, a new core system, expanded wealth management services, and several additional products and services, we're continuing our commitment to becoming a true one-stop credit union—one where every member can feel proud to belong.

Our members are at the heart of everything we do, and supporting you remains our top priority. That's why we're pleased to share that the \$10 low-balance fee on our primary savings account has been discontinued. We've also reduced several other fees, all part of our ongoing effort to ensure HEFCU is a place where "**Everyone Gets Better.**"

Looking ahead, we're excited to share even more improvements. HEFCU is actively working to establish a dedicated call center to better serve our members. We're also preparing to introduce a new AI-powered chatbot on our website, offering quick, convenient support whenever you need it.

Together, these enhancements reflect our continued promise to deliver exceptional service, meaningful value, and a better banking experience for every member.

Thank you to all our members for your continued trust and support. Everything we accomplish is possible because of you. Your loyalty inspires us to keep improving, keep innovating, and keep finding new ways to deliver the exceptional service you deserve. We're grateful for the opportunity to be part of your financial journey, and we look forward to growing together in the year ahead.

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

New Year's Day
Thursday, January 1, 2026

Martin Luther King, Jr. Day
Monday, January 19, 2026

President's Day
Monday, February 16, 2026

CD Rate Special

Rates as high as
4.318% APY*

*Through 1/31/26 Only

OPEN A 6, 9, OR
12 MONTH CD
WITH \$5,000 OR
MORE OF NEW
MONEY AND
RECEIVE THIS
SPECIAL RATE.

New Money refers to funds not already on deposit with HEFCU.



High Rate Savings and Checking

OPEN A HIGH YIELD CHECKING ACCOUNT WITH RATES AS HIGH AS
4.07% APY



**LOVE MY CREDIT UNION®
REWARDS TAX TIME SWEEPSTAKES**

Enter for a chance to win \$10,000 in the Love My Credit Union Rewards Tax Time Sweepstakes. Visit taxservices.lovemycreditunion.org

SAVE BIG ON TAX PREP

Lock In Your Discount Now

Plus, enter for a chance to win \$10K

Save Now



Tax Preparation Services

As a Healthcare Employees Federal Credit Union member you can **save big** on tax prep with your **exclusive member discount**, plus save even more with early-season pricing when you file by February 28th.

Plus, enter for a **chance to win \$10,000** from Love My Credit Union Rewards.

INTUIT TURBOTAX

1. **SAVE 20%** for new and returning TurboTax users
2. Online tax prep, with expert help if you need it
3. Get your max refund up to **5 days before** IRS delivery¹
4. Log in or sign up to lock-in your member discount

H&R BLOCK

1. New customers **SAVE \$25**
2. Returning customers **SAVE \$10**
3. File in-person, drop off or virtually at your local office
4. Get your code and present it to your tax pro to **lock in your discount**

New Client
Didn't File with Block Last Year

\$25 off



Coupon Code: **129244273**

Prior Client
Filed with Block Last Year

\$10 off



Coupon Code: **102318372**

TurboTax Offer: Visit <http://turbotax.intuit.com/lp/yooy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2025. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

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Sweepstakes: NO PURCHASE NECESSARY. Legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union. Ends 4/15/26. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.

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.



TRUST AND 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.



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.



Mortgage and Home Equity

PURCHASE OR REFI YOUR HOME

Buying a home is an exciting milestone, and may be the biggest purchase you make in your life. That's why we're invested in providing you with personalized service and expert guidance, every step of the way.

- Purchase or Refinance
- Conventional, VA and FHA Loans available
- Low rates and flexible terms
- Fixed and Adjustable Rate loan options

HOME EQUITY LINE OF CREDIT DREAM...

MEMBERS CAN NOW DREAM BIG AND BORROW MORE WITH HOME EQUITY LOANS UP TO 100% OF THE EQUITY IN YOUR HOME!

We have two Home Equity options to meet a variety of needs. Home Equity Loans are available for owner-occupied residences and second homes* and have no pre-payment penalty*. Plus, there are NO application fees or closing costs for loans of \$25,000 or more.

Low-Rate Auto Loans

Through 1/31/26 only, receive a 0.25% discount off your rate*! Get from point A to point B, and everywhere in between, with an 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 new to you) 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? We may be able to refinance your loan to lower your payments and save you money on interest.

- 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

To speak with a Loan Officer, please call (609) 951-0700, option 3.



*Discount cannot be combined with other discounts.



HEFCU Visa Credit Card

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
- Secure, EMV Chip Card technology
- Highly competitive rates on our Platinum Visa
- Highly competitive rates on our Classic Visa
- Zero Liability Protection against fraudulent purchases
- Worldwide acceptance
- Tap to Pay functionality
- 24/7 Cardholder Service
- Card Valet
- 24/7 online card management through Online and Mobile Banking
- Debt Protection with Life Plus coverage available

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



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

