

Summer 2021



Healthcare Systems  
Federal Credit Union  
*It's better to be a member*

# The Pulse

## It's Time You Took That Trip You've Been Dreaming Of...

Let's face it, life is hectic, and you deserve to unwind. Do your heart a favor and make time for a rejuvenating getaway. The perfect vacation is one in which you come home feeling refreshed and renewed but not worried about how you're going to pay for it either. **That's where we can help!**

## Vacation Loans

as low as

# 3.99% APR\*

### Now's your chance!

This is a limited-time offer. Don't wait another minute. Apply now.

 **CLICK** [HealthcareFCU.org](https://HealthcareFCU.org)  **CALL** 703-776-2700  **COME IN** to a branch

\*APR = Annual Percentage Rate. Offer subject to credit approval. The rate listed assumes a .50% discount for having an automatic and continuous payment method and all existing loans in good standing. The rates shown are the lowest available and your rate may be higher. Payment Example: Vacation Loan of \$5,000 for one (1) year at 3.99% APR will have a biweekly payment of \$196.68. Promotion may end at any time and without notice.

## Got Student Loans Questions? We've Got Answers!

"Will I be approved? What rates can I expect?" These thoughts have probably run through your mind a few times if you're thinking about financing your education with a private student loan. Unfortunately, you often don't find the answers you're looking for until after you submit a lender's application. When researching and comparing student loans, it can be difficult to make the best financial decision without having access to such a critical piece of information. If you're thinking about taking out a student loan to help pay for college, you might be finding your way through the loan process for the first time and encountering many questions about how student loans work. We have partnered with **College Ave Student Loans** to help provide students and families with private student loan options for paying for school. Learn more at [HealthcareFCU.org/borrow/student-loans/](https://HealthcareFCU.org/borrow/student-loans/).



That's a very important question and the answer really depends on the financial choices you make. The right choices can sustain your income and enhance your lifestyle.

**The wrong choices can leave you vulnerable to taxes and inflation.**

For help in determining if you can, Contact me today for a no-cost, no-obligation appointment.



**Sean Bayer**  
Senior Retirement &  
Investment Representative

608-665-6677

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# You've Built the Equity; Now Build Your Dreams!



Have a project you've been envisioning for years or unexpected repairs that can't be put off any longer? Our Home Equity Line of Credit (HELOC) is a great way to tackle your to-dos. **We'll help you get started.**

- No application fees
- Take out money as you need it by check or digital banking
- Flexible option to lock-in low rates
- From application to closing in as little as 30 days!

Home Equity Line of Credit

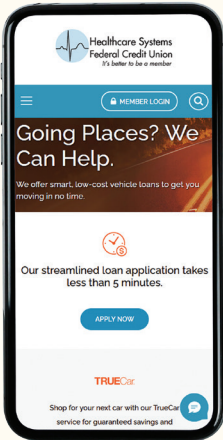
**1.69%** APR\*  
for the first 15 months

Contact us today to get started!

Go to [HealthcareFCU.org](https://HealthcareFCU.org) or call 703-776-2700.

\*Annual Percentage Rate. Rates are for qualified members and are subject to credit approval and loan to value restrictions. Rates may vary depending on credit worthiness and value of your home. Property insurance is required; flood insurance may be required. Refinancing existing Healthcare Systems FCU Home Equity Loans or Lines (HELOC) does not qualify for the promotional rate. HELOC loans available on 1 to 2 unit owner occupied dwellings. Introductory rate is a variable rate of 1.69 for 15 months. Your monthly APR will be a fully indexed. The 15-month introductory period begins on the loan closing date. See Healthcare Systems FCU for complete details. Promotion may end at any time and without notice.

## Start Here



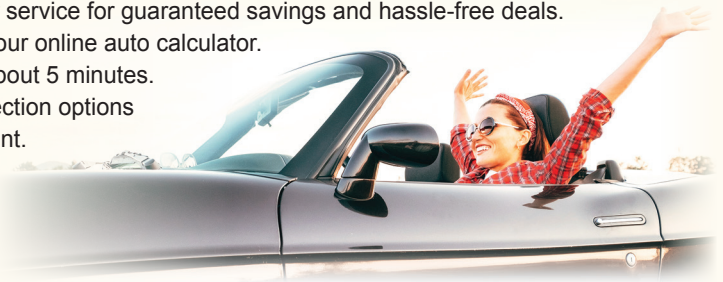
## Affordable Auto Loans Start and Finish at HealthcareFCU.org!

Save time...research, apply and get pre-approved online. You'll be on the road in no time!

- Shop for your next car with our **TrueCar** service for guaranteed savings and hassle-free deals.
- Figure out your monthly payments with our online auto calculator.
- Apply online! The application will take about 5 minutes.
- Research auto insurance and loan protection options making sure you are covered in any event.

Ready to start the process? Visit our Auto Buying Center at [HealthcareFCU.org/borrow/auto-loans/](https://HealthcareFCU.org/borrow/auto-loans/) today.

\*All loans subject to credit approval.



Finish Here



## Deposit Checks from Anywhere.

**Snap Deposit** is the easiest and fastest way to deposit a check. Simply download the Healthcare Systems Federal credit Union Mobile App on your Android or Apple device and make secure, real-time check deposits to your Healthcare Systems FCU account. Learn more at [HealthcareFCU.org/access/mobile-deposit/](https://HealthcareFCU.org/access/mobile-deposit/).

## Control your money. Don't let it control you.

MoneyManager can help you simplify your life, saving time and money. And it's **free**. Check it out today at [HealthcareFCU.org/access/money-manager/](https://HealthcareFCU.org/access/money-manager/).



## Looking to Build Credit and Improve Your Credit Score?

You schedule annual check-ups with your doctor and car mechanic. Why not review your finances with a fun, judgment-free Financial Coach? Our **Virtual Financial Coach Lea** can help you build a personalized action plan in as little as 3 minutes.

Lea has decades of financial counseling expertise and speaks without using financial jargon. After your first conversation, Lea will provide advice tailored to your unique goals and situation. Like any great coach, Lea will occasionally give you a friendly nudge and encouragement to stay on track.

Go to [HealthcareFCU.org/financial-wellness/financial-education/](https://HealthcareFCU.org/financial-wellness/financial-education/) to get started!

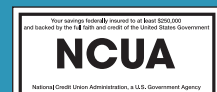


### Holiday Closings

Independence Day (Observed): July 5, 2021 • Labor Day September 6, 2021

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[HealthcareFCU.org](https://HealthcareFCU.org)  
Touch Tone Teller: 703-776-2498



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