

Fall 2020



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

The Pulse

As a credit union proudly serving essential employees, we've remained open since the beginning of the pandemic to ensure our members saw a friendly face and had safe and convenient access to their funds. We hoped that we could be of assistance to you in doing so, taking some of the stresses of everyday life out of your already hectic day.

Visit **HealthcareFCU.org** or call **703-776-2700** to find out more about the financial solutions, resources and experts we have in place that help you save money, make your life simpler, and help you reach your goals. **We are here for you – always have been, always will be.**

Healthcare FCU
is Here for You!



The Money You Need, When You Need it.

Sometimes you need a little help reaching your goals. Like extra cash to pay an unexpected bill or to make an emergency purchase. Other times you want to plan a vacation, wedding or pay off high-rate debt. Our **Personal Loans** are an affordable and customizable solution to help you get the cash you need with an affordable fixed rate and monthly payment that offer:

- Rapid loan decisions – money is deposited the same day
- No application fees
- Borrow up to \$20,000 based on credit worthiness

And with rates starting at just **6.99% APR*** you'll have more time and money to focus on what really matters. Applying is easy. Apply now at **HealthcareFCU.org**.

*APR = Annual Percentage Rate. Offer subject to credit approval. The rate listed assumes a .25% 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.

Live Your Best Financial Life

Financial wellness starts here at the credit union that thousands of healthcare professionals have trusted for more than 50 years. We offer a full range of financial education tools you can take advantage of, including:

- Financial Check-Ups
- Financial Calculators
- Money Management Podcasts
- Certified Financial Wellness Counselors
- And much more!



Not sure where to start but need to? Call, Click or Come in to a branch today for more information.

“See” You at the Virtual Benefits Fair

We're looking forward to connecting with you at Inova's Virtual Benefits Fair, October 28 - November 11.

Speaking of Benefits:

A recent survey by the Credit Union National Association showed that our members received more than \$1,100,000 in direct financial benefits.

You'll be entered for a chance to win a **\$100 gift card** just for completing a Financial Check-Up!



You Can Score More

with our Visa® Platinum Rewards Credit Card

- Earn Travel, Merchandise and Cashback Rewards (one point for every dollar)
- NO Annual Fee, Balance Transfer Fee or Cash Advance Fee
- 2,000 Bonus Points after your first \$50 purchase
- FREE Credit Score
- Card Control – freeze, report a lost card, set travel plans and more



Plus, now through December 31, 2020, you can earn **BONUS REWARD POINTS on Gas and Grocery purchases.** Don't have a Visa Platinum Rewards card? Open yours today at **HealthcareFCU.org**.



What Are You Waiting For?

It's Time to Refinance to a Lower Rate! With rates at historical lows, now is the time to refinance your mortgage. We have several options that may help reduce your rate, shorten your term, lower your monthly payment, or all three. Go to **HealthcareFCU.org** or call **571-490-8005** to inquire about rates or to learn more.



We'll Help Get You from Here to There!

If you're ready to go, we're ready to help. Whether you are looking for a new car or looking to save on your current car loan from another lender – it takes just a few minutes to get started and **SAVE!**

New, Used & Refinanced
AUTO LOANS
As low as
1.99%^{APR*}

**NO
PAYMENTS
FOR
90 DAYS!+**

CLICK HealthcareFCU.org **CALL 703-776-2700** **COME IN to a branch**

*APR = Annual Percentage Rate. The rate listed assumes a .25% discount for having an automatic and continuous payment method and all existing loans in good standing. Not all applicants will qualify for the lowest rate. Offer not available for existing HSFCU auto loans. Rates are subject to change without notice. Certain restrictions may apply.
+ Interest will accrue during 90-day deferment period.

“As a firefighter, it's challenging to find the time to refinance my auto loan, but Judy's follow-up and service were simply outstanding. It could not have been any easier to save \$100 per month.

– Erich W., Member since 2016

Our New Website is LIVE!

If you haven't visited **HealthcareFCU.org** recently, don't wait another minute! With financial wellness tools, improved layout and tons of useful content, FAQs and member testimonials, our new site reflects the changing needs of our membership. Check it out today!



Holiday Closings

Columbus Day: October 12, 2020
Veterans Day: November 11, 2020
Thanksgiving Day: November 26, 2020

Christmas Day: December 25, 2020
New Year's Day: January 1, 2021

**Healthcare Systems
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Federally
insured by
NCUA