

Spring 2020



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

The Pulse



**You care for others,
let us take care of you.**

Healthcare Systems FCU is ready to help. We've rolled out the following options to assist you during these challenging times.

Emergency Assistance Loan

- Members can borrow up to \$2,500*
- Take up to 90 days to make your first payment

*Members with direct deposit can borrow up to \$2,500. Limited time offer. Terms and qualifications are subject to change. Borrower must have minimum of 180 days as a Healthcare Systems FCU member.

NO Fee - Skip-a-Pay

We are waiving the skip-a-payment fee on many of our loans.

- Members can apply to skip their regular payments for a period of 30, 60 or 90 days.

Financial Check-Up

If you need more information or are experiencing financial hardship, please contact our partner, GreenPath, and their Financial Wellness Specialists at **877-337-3399** for a confidential Financial Check-Up.



**Your efforts on the front line are inspirational and deeply appreciated.
Words cannot convey our gratitude for all that you do.**

Avoid Financial Scams During COVID-19

There are reports that the government will soon be sending money by check or direct deposit to each of us. A few critical facts to keep in mind, during this period are;

1. The government will not ask you to pay anything upfront to get this money. No fees. No charges. No nothing.
2. The government (and your credit union) will NEVER call to ask for your Social Security number, account number, or credit card number. Anyone who does is a scammer.
3. These reports of checks aren't yet a reality. Anyone who tells you they can get you the money now is a scammer.

Keep up to date with the latest Coronavirus-related scams at www.ftc.gov/coronavirus.



All signs point to savings!

Take advantage of the equity you've built and historically low interest rates to make home improvements, consolidate debt or even take care of emergency expenses.

- No application fee
- No closing costs
- Borrow up to 80% of your home's equity
- Budget friendly payments to fit your budget

5-Year Fixed Rate
2nd Mortgage

2.90%
APR*

10-Year Fixed Rate
2nd Mortgage

3.90%
APR*

We make the process seamless. Contact us today to get started. Loan must remain outstanding for at least 36 months or closing costs paid by Healthcare Systems FCU will be added on to the loan. For loan amounts of \$100,000, closing costs typically range between \$1,200 and \$2,100.



CLICK HealthcareFCU.org



CALL 703-776-2700



COME IN to a branch

*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 does not qualify for the promotional rate.

POSTPONED



2020 Annual Meeting POSTPONED

Due to the ongoing COVID-19 crisis, we've decided to postpone our Annual Meeting. An announcement will be made once a new date has been determined.

Lower your loan rates and save!

Refinancing can help you save money on interest or make your monthly payments more manageable. At Healthcare Systems FCU, you can refinance many types of loans, including auto loans, mortgages and home equity loans. You can even consolidate multiple loans or credit card balances into one lower rate loan. Not sure if refinancing makes sense for you? The process is simple. Reach out to us to find out how much we can save you.



 **CLICK** HealthcareFCU.org  **CALL** 703-776-2700

 **COME IN** to a branch

Does your card give you **0%APR*** on purchases for 12 months?

Our card does!

Take advantage of **0% APR for 12 months**** with our Platinum Rewards Credit Card. Plus, take advantage of:

- No Annual Fee[^]
- No Penalty Rate
- Rewards points on every \$1 spent

Apply today!



*APR = Annual Percentage Rate. Offer not available on existing Healthcare Systems FCU credit cards. Rates are based on an evaluation of credit history, so your rate may differ. 0% **0% offer valid on balance transfers completed within the first 12 months, lasting for 12 months from date of purchase. ^See credit card disclosure available at HealthcareFCU.org, which lists rates, fees, and other costs and information.

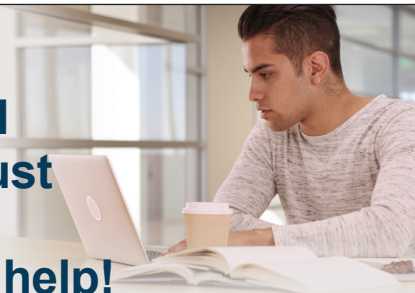
Make Yourself at Home with our Mortgage and Home Buying Services

It's likely the biggest purchase you'll ever make, so you want to get home buying right. We can help you get a mortgage that's suited for your unique needs. Whether you're a first-time homebuyer or you are ready to upgrade call **571-490-8005** or log on to **HealthcareFCU.org** to discuss your options or start an application today.



When Federal Student aid just isn't enough, we're here to help!

The cost of college continues to rise, forcing many students and families to resort to higher-cost private student loans to fill funding gaps. Whether you're a college student, college graduate or the parent of a college student, we'll help you find the a loan to fit your needs. Simply submit an application, it takes just 3- minutes. There are no fees to apply and it provides an instant credit decision. On our Loans Page, click on **Student Loans** to get started.



“ *I have been a member of Healthcare Systems Federal Credit Union for years because the staff is like a friendly neighbor that listens and takes care of my banking needs. I wouldn't want to bank anywhere else.*

Member since 1996

Just Another Benefit of Credit Union Membership!



The Credit Union National Association (CUNA) estimates that Healthcare Systems FCU provided **\$988,325** in direct financial benefits to its 9,386 members during the twelve months ending September 2019.



Holiday Closings

Memorial Day: May 25 • Independence Day: July 3

**Healthcare Systems
Federal Credit Union**
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HealthcareFCU.org
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Federally
insured by
NCUA