

Spring 2021



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

The Pulse

Now Is the Time to Buy!

Whether you are buying your first home, your next home, or refinancing to a lower rate, stop shopping rates elsewhere and save with a mortgage from your Credit Union. With rates at historical lows, there's no better time to secure low-rate financing for your home. We offer a variety of home loans for all kinds of homebuyers:

- First Time Home Buyer Program
- Fixed-Rate Mortgages
- Adjustable Rate Mortgages
- Refinance Your Mortgage
- FHA Mortgages
- VA Mortgage Loans

Finding the right mortgage is just as important as finding the perfect home. Not sure where to begin? Let us guide you in the right direction. To get started, give us a call at 571-490-8005. or visit HealthcareFCU.org/borrow/mortgage-loans/



Take Control of Your Debit and Credit Cards!

Save time and gain peace of mind with our **Card Control App!**

- Instantly lock or unlock your cards
- Make a payment
- Receive real-time usage notifications
- Report a lost card
- Initiate a dispute
- Set a travel note
- And more!



You're in control of when, where, and how your cards are used, all from your mobile phone. Download our Card Control App today!



**We LOVE
our
Nurses!**

Nurses were asked to put their lives on the front lines in the fight against the COVID-19 pandemic. The world cried out for help. You answered our call, and this **Nurses Week** (and every day), we honor and thank you for your hard work and dedication.

As a token of our gratitude, Healthcare Systems FCU will have daily prize raffles and giveaways during **Nurses Week**. Visit HealthcareFCU.org starting May 6th, so we can share the love!



Meet Lea!

Your 24/7 Virtual Financial Coach



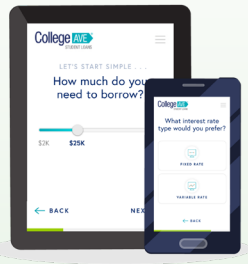
You schedule annual check-ups with your doctor and car mechanic. Why not review your finances with a fun, judgment-free financial coach?

Lea, our financial coach, will provide you a Free Financial Check-Up. A Financial Check-Up measures your current progress towards achieving improved financial fitness. Lea will get to know you and your unique situation before making any suggestions.

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 also occasionally give you a friendly nudge and encouragement to stay on track.

Ready for your free financial check-up? Visit HealthcareFCU.org/financial-coach/ to talk with Lea today!

Ready to Pay for College?



Attending college is a big financial decision for you and your family. And everyone's financial situation is different. There are many resources to help you find a financial plan that works for you. We make it fast and easy to find the loan that fits you best.

- 3-minute application
- Instant credit decision
- No application or origination fees

Have questions? Please view our video series to understand better your options for paying for school. Visit HealthcareFCU.org/borrow/student-loans/ to check it out and learn more.



You Don't Have to Go Far, to Find Your Next Car

Shop for your next car right from your couch with our **TrueCar** service for guaranteed savings and hassle-free deals. Our members get a better price, in fact, the actual price they will pay at the dealership. In fact, members see an average guaranteed savings of \$3,533 off MSRP.*



How it works:

Find Your Car

Search top brands and get discounted, upfront pricing

Secure Your Financing

Select the right loan amount for you and apply in minutes at HealthcareFCU.org

Lock in Savings

New car buyers save an average of \$3,533 off MSRP*

Get Your Car

Head to the dealer knowing exactly what you'll pay

Go to HealthcareFCU.org and start car shopping today!

* Between 1/1/19 and 12/31/19, the average savings off MSRP experienced by consumers who connected with a TrueCar Certified Dealer through a TrueCar-powered auto buying program and who were identified as buying a new vehicle from that Certified Dealer was \$3,533. Your actual savings may vary based on multiple factors, including the vehicle you select, region, dealer, and applicable vehicle-specific manufacturer incentives, which are subject to change. The MSRP is determined by the manufacturer and may not reflect the price at which vehicles are generally sold in the dealer's trade area, as many vehicles are sold below MSRP. Each dealer sets its own pricing.



I want to thank Caroline for helping me with my car loan and several other loans over the years. She is an exemplar of what customer service is all about!

— Stacey C.
Member since 1994

Join us for Financial Wellness Webinars!

Our free monthly webinars promote financial capability.

Everyone is welcome to attend. You can watch live or on-demand. Simply go to HealthcareFCU.org/ events for more information and to register today.



Holiday Closings

Memorial Day: May 31, 2021 • Independence Day (Observed): July 5, 2020

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HealthcareFCU.org
Touch Tone Teller: 703-776-2498



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insured by
NCUA