

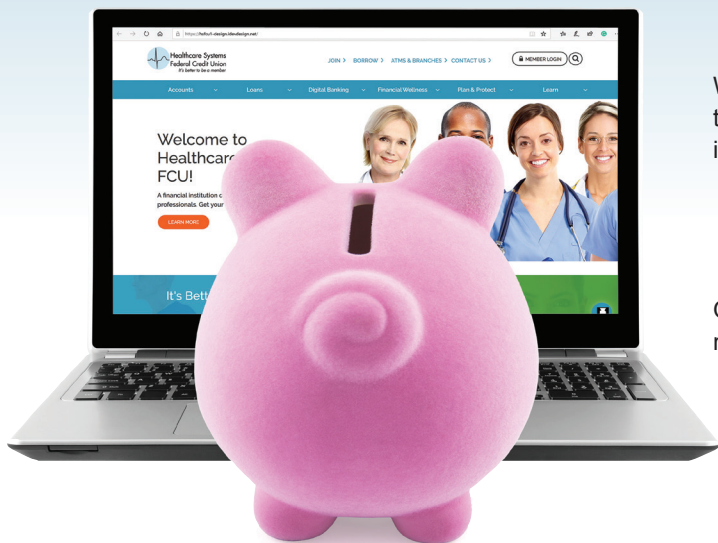
Summer 2020



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

The Pulse

We're Looking Forward to Launching Our New Website Very SOON!



With enhanced features and increased functionality our new site reflects the changing needs of our membership. Some of the highlighted features include:

- Improved Navigation
- Enhanced Search Function
- Financial Education Resources
- Podcasts
- Security Articles
- Calculators

One thing that will remain the same is the ease and location of our member login. You'll find it in the upper right hand corner of our new site for easy access to online banking. Stay tuned for more information regarding the exact date the site will launch via email and announcements on our site at HealthcareFCU.org.

We stayed open like you, for you.

We are more committed than ever to keeping our members, employees and communities safe and connected. As a credit union serving essential employees, we remained open to serve our members throughout these unprecedented and challenging times. Staying true to the credit union creed of *people helping people*, we offer a host of helpful tools and information, providing options to transact your banking while at work or staying home – all in support of your financial wellness and well-being. If you find yourself in need of financial assistance, please reach out to us. If you need more information or are experiencing financial hardship, we can help. Log on to HealthcareFCU.org or call 703-776-2498. **Just as you have helped so many through your efforts, we're here to help you.**



If You Dream It... We'll Help You Achieve It.

Tackle your to-do list this summer. Whether you've been dreaming of a backyard oasis, need to take care of an emergency expense or are considering consolidating debt, we can help you take advantage of the equity in your home and historically low interest rates to get things done.

- No application fee
- \$500 closing cost credit
- Borrow up to 80% of your home's equity
- Budget-friendly payments to fit your finances
- Plus, we'll even throw in our variable to fixed-rate conversion option for FREE!

We make the process seamless. Contact us today to get started.



Home Equity Line of Credit

As low as

3.39% APR*

\$500 Closing Cost Credit



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. Offer valid for a limited time only.

Looking For a New Car? Get Pre-Approved and Buy From Home!

AUTO LOAN RATES

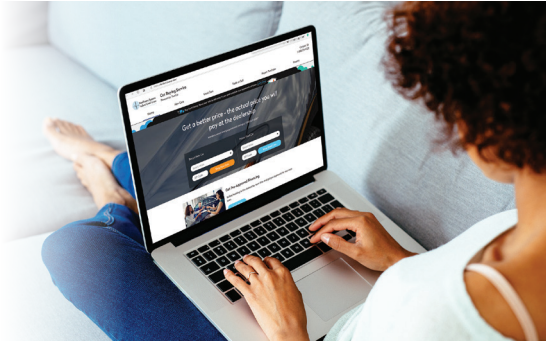
AS LOW AS

1.99%

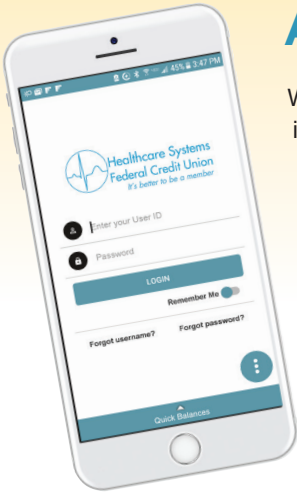
APR*

NO PAYMENTS FOR 90 DAYS

Handle all aspects of your vehicle purchase without ever needed to go into the dealership. Apply for a loan pre-approval, find your vehicle, complete your paperwork and have it delivered – all from the comfort of your own home with TrueCar's 'Buy From Home' program. Log on to **HealthcareFCU.org** to start the process today.



Account Access at Your Fingertips



We believe you should be able to do your banking anywhere – not just in person. That's why we've made it easy, letting you take care of almost anything digitally that you'd normally do at a branch. Our mobile app offers the latest features for easy banking.

- External/Internal Transfers
- Bill Pay
- Snap Deposit
- Email and Text Alerts
- Money Manager
- Secure Chat
- And more!

Check your balance with one click, move your money between accounts, apply for a loan, locate a nearby surcharge-free ATM, view your credit score and report, update your contact information, pay a bill, and more. Our user-friendly mobile app puts your banking, literally, right in your hands. Get started! Download the Mobile Banking App today on the App Store or Google Play.

We've Got a Doggone Good Offer!

0% APR* on purchases and balance transfers for 12 months.

Our Platinum Rewards VISA® credit card offers:

- **NO** annual fee**
- **NO** penalty rate
- **NO** cash advance fee
- **LOW** standard APR for purchases
- **EARN** reward points on every \$1 spent

PLUS, enjoy **0% APR on purchases and balance transfers for 12 months!** After which you will be charged our standard APR which is currently as low as 8.74% APR (please note a 3% Balance Transfer Fee will apply). Take advantage of this low rate to pay off other high-rate cards or make that big purchase you've been thinking about.

APPLY NOW! It's easy. Go to **HealthcareFCU.org** and conveniently apply online, anywhere, anytime with fast decisioning.

*APR = Annual Percentage Rate. **See Credit Card Disclosures at hsfcu1.org, which includes rates, fees and other costs and information.



I'd like to give a "shout out" to Healthcare Systems FCU, for always being friendly and professional whenever I need assistance. Gold Star!

Nancy, Member since 1972

Holidays in July!

For years, members have enjoyed their holiday shopping even more knowing they had planned ahead with an HSFCU Holiday Club Account. You can save as much or as little as you want each pay period via payroll deduction or automatic transfers. Early in the holiday season (mid-October), we will transfer the funds to your Savings Account, so by the time those early holiday sales arrive you have all the money you need and none of the worries. Our gift to you! Open yours today at **HealthcareFCU.org**.

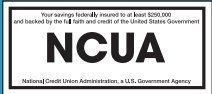


Holiday Closings

Labor Day: Monday, September 7

Healthcare Systems
Federal Credit Union
3300 Gallows Road
Falls Church, VA 22042

703-776-2700 • 1-800-250-9676
HealthcareFCU.org
Touch Tone Teller: 703-776-2498



Federally
insured by
NCUA