

Winter 2020

The Pulse



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

Let Your Dreams Take Flight

Home Equity Rates Are Low!

Access low-cost funds to remodel your home, consolidate debt or take a dream vacation with a Home Equity Line of Credit. It's your equity and *YOUR* choice.

12-MONTH
INTRODUCTORY RATE
2.99% APR*

HOME EQUITY
LINE OF CREDIT
AS LOW AS:
4.25% APR*
VARIABLE THEREAFTER

Getting started is easy. Contact us today to start saving!

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




*APR = Annual Percentage Rate. Rates are subject to change without notice. Restrictions may apply. 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. The 2.99% promotional rate applies only for new advances, loans with 80% or less loan to value, and for 12 months from the open date. 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. Rate after 12 months from the open date will float with Prime, under the terms of our credit line agreement. At the end of the promotional period, the total loan balance will be subject to the prevailing rate as set forth in the original loan documents. Unless otherwise stated all terms and conditions remain as set forth in your original loan documents.

Waiting for a Great Auto Rate? Your Wait is Over.

Take advantage of TrueCar's hassle-free pricing and get pre-approved before you shop – you'll save time and money with our low rates and no prepayment fees. **Apply today.**

AUTO LOAN RATES
AS LOW AS

2.59% APR*

 **CLICK** HealthcareFCU.org
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 **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.



Please Join Us!

Annual Meeting and Board Election

All members are invited to attend our Annual Meeting to hear about the Credit Union's progress in the past year and plans for 2020, our 50th anniversary year, and to participate in our Board of Directors election.

Date: Wednesday, March 25, 2020

Time: 5:30 p.m.

Location: Physicians Conference Center
Inova Fairfax Hospital
3300 Gallows Road
Falls Church, VA

Door prizes and light refreshments are also planned.

Up for re-election to the Board this year are Diane Latvala and Mary Proctor. Members also may make nominations by petition, as long as each petition is signed by 1% of the membership (at least 100 members).

All petitions must be received by 5:00 p.m. Feb. 13 to be considered. A list of all eligible nominees will be posted at all Credit Union offices on Feb. 20. No nominations are accepted from the floor at the Annual Meeting unless there are insufficient nominees to fill vacancies.

If you are interested in running for a position on the Board, please send a resume or list of qualifications to:

Healthcare Systems Federal Credit Union
Attn: The Nominating Committee
3300 Gallows Road, Falls Church, VA 22042



Financial Wellness Starts Here.

Get the financial help you need, from the Credit Union thousands of healthcare professionals have trusted for over 50 years.

Afterall, we are more than just savings accounts and loans, we offer:

- **Savvy Money** – FREE credit access and planning
- **Financial Check-Ups** – Speak with a financial wellness specialist over the phone
- **Money Manager** – View all your accounts in one place (investments, 401k, loans, credit cards and more!)
- **Financial Education** – Financial literacy videos, credit score financial scenarios, calculators and money management podcasts and more!

Let us help you with your financial wellness journey today.

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

Pay less and get rewarded for it!

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

(after which you will be charged the standard APR for purchases.)

Plus, with our Platinum Rewards VISA Credit Card there is:

- NO Annual Fee**
- NO Penalty Rate
- Reward points on every \$1 spent
- A 3% Balance Transfer Fee applies

*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. **See Credit Card Disclosures at healthcarefcu.org, which list rates, fees and other costs and information.



Refinance Your Student Loans.

We'll help guide you through the process to find the right loan term and interest rate for you and the family budget. Whenever you're ready, we'll make it fast and easy.¹

- 3-minute application
- Instant credit decision
- No fees to apply
- Variable rates starting at **2.74% APR** (with auto-pay discount)²
- Fixed rates starting at **3.54% APR** (with auto-pay discount)²
- Refinance loan amounts as low as \$5,000³
- Terms between 5 and 20 years⁴

Log on to **healthcarefcu.org** to learn more about our partnership with College Ave Student Loans and how you can refinance your student loans today.



College AVE
STUDENT LOANS

¹College Ave Refi Education loans are not currently available to residents of Maine. ²The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. Variable rates may increase after consummation. ³\$5,000 is the minimum requirement to refinance. The maximum loan amount is \$300,000 for those with medical, dental, pharmacy or veterinary doctorate degrees, and \$150,000 for all other undergraduate or graduate degrees. Information advertised valid as of 12/17/2019. Variable interest rates may increase after consummation. ⁴This informational repayment example uses typical loan terms for a refi borrower with a Full Principal & Interest Repayment and a 10-year repayment term, has a \$40,000 loan and a 5.5% Annual Percentage Rate ("APR"): 120 monthly payments of \$434.11 while in the repayment period, for a total amount of payments of \$52,092.61. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

Changes to our website are coming soon...

In the coming weeks you'll notice exciting enhancements to **healthcarefcu.org**. Don't worry! It'll be the same web address—only better functionality, more information and no impact to online banking access. **Because your financial health is our passion.**



A Successful Holiday Toy Collection Drive

HSFCU was pleased to support a successful holiday toy collection sponsored by the Inova Fairfax executive team. Thanks to generous donations, the young patients at Inova Children's Hospital had their holidays brightened with new toys from Inova staff and the Credit Union.



Healthcare Systems Federal Credit Union is, first and foremost, a wonderfully helpful financial institution. The staff is friendly and top-notch on any given visit. I love banking there.

– Dr. James M Ecklund
Member since 1993



Holiday Closings

Martin Luther King Jr. Day: January 20 • Presidents Day: February 17

**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



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insured by
NCUA