

Winter 2021



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

# The Pulse

## Make Things Happen.

Our Home Equity Line of Credit (HELOC) can give you just what you need to do just that! Used wisely, your home's equity can be a great way to pay for home upgrades, consolidate high-interest debt or to take care of any of life's little curveballs. We make the process of getting your HELOC fast and hassle-free!

- No application fee
- Take out money as you need it by check or digital banking
- Flexible option to lock-in low rates
- \$250 in closing cost assistance



Contact us today to get started. Go to [HealthcareFCU.org](https://HealthcareFCU.org) or call 703-776-2700.

\*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. HELOC loans available on 1 to 2 unit owner occupied dwellings. Introductory rate is a variable rate of 2.90 for 24 months. Your monthly APR will be a fully indexed.



## Visit [HealthcareFCU.org](https://HealthcareFCU.org) For Your Digital Financial Check-Up!

If your resolutions include taking control of your finances, we can help. Our financial wellness center has interactive educational tools and tips to help reach your goals and sustain financial wellness, including:

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

Take small steps towards financial wellness each and every day. Log on to [HealthcareFCU.org](https://HealthcareFCU.org) to get started!

## Need a new car or a new rate?

We've got some doggone great rates! 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!**



NO  
PAYMENTS  
FOR  
90 DAYS!\*

We've got  
some doggone  
great rates!  
As low as  
**1.69%** APR\*

 [CLICK HealthcareFCU.org](https://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.





# Warm up to our Signature Loan

Try as you might, it's hard to have enough cash on hand to cover every financial situation. Our Signature Loan is an affordable and customizable solution to help you get the cash you need at a low fixed rate and monthly payment.

- Rapid loan decisions – money is deposited the same day
- No application fees
- No collateral required to secure the loan
- 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. Ready to apply? Go to **HealthcareFCU.org**.



## Looking for a Mortgage? Let us do the heavy lifting!

Whether you are buying your first home, financing a retirement home or refinancing your current mortgage, we can help you find the right solution to fit your needs. And with mortgage rates at historical lows, there's never been a better time to save. Give us a call at **571-490-8005** or go to **HealthcareFCU.org/borrow/mortgage-loans/** for more information or to begin the process. We'll help make the process simple, helping you every step of the way.

## Banking Anytime, Anywhere, at your Fingertips!

Managing your money remotely has never been easier. Check your balance with one click, move 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.

**Aren't signed up?** Get started by downloading our mobile banking app today.



## Please Join Us! Annual Meeting & 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 2021, and to participate in our Board of Directors election.

**Date:** Wednesday, March 24, 2021

**Time:** 4:00 pm

**Location:** Virtually!

Up for re-election to the Board this year Anthony Tutt, Erik Peterson, and Henry A Schmitt, Jr.. 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. February 8th to be considered. A list of all eligible nominees will be posted at all Credit Union offices on February 12th. 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



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

Life's hustle-and-bustle doesn't always leave us time to review day-to-day finances, let alone review our credit score on an ongoing basis. That is, until now! With **Savvy Money** you get **FREE** access to your credit score, full credit report, credit monitoring, and personalized money-saving offers. Get Started Today. It's as easy as 1, 2, 3!

1. Log in to Online or Mobile Banking
2. Select Account Services, then click on Free Credit Score
3. Select Enroll



**Holiday Closings**

Martin Luther King Jr. Day: January 18 • Presidents Day: February 15

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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