



# The Pulse

## Refinancing Your Auto Loan Can Lower Your Payment And **SAVE** You Interest

Our members save an average of **\$2,310** on a 60-month auto loan.



What will you save?  
Take advantage of:

- Rates as low as **1.69% APR<sup>^</sup>**
- Flexible terms
- Quick and easy loan process
- Outstanding member service

**Start saving!**

Refinance your auto loan with us today.  
APPLY today at [HealthcareFCU.org](http://HealthcareFCU.org)  
or call **703-776-2700**.

<sup>^</sup>APR = Annual Percentage Rate. Rates are based on an evaluation of credit history and model year, so your rate may differ. Credit Union cannot guarantee all applicants will save. All loans subject to credit approval. Current Healthcare Systems FCU Auto Loans are not generally eligible for refinancing. \*\$2,310 is the difference between the amount paid in interest between Healthcare Systems Federal Credit Union's rate at 1.69% APR compared to 3.97% APR for the Virginia market average over the life of a \$25,000 auto loan over 60 months. Monthly payments are approximately \$17.39 per \$1,000 borrowed at 1.690% APR for 60 months.

## We've Giving You More, So You Can Get More Done



Use your equity to tackle a project or give your home a refresh. With **no closing costs**, a **10-year draw period**, and a **rate as low as 2.67% APR\***, we make it easy to get the money you need.

Apply at [HealthcareFCU.org](http://HealthcareFCU.org) or call **703-776-2700**.

\*APR = Annual Percentage Rate. The APR is a variable rate based on the highest Prime Rate published in the "Money Rates" section of The Wall Street Journal on the first business day of the calendar month. The APR on Healthcare Systems FCU equity line products vary between 4.00% and 18.00%, depending on your approved commitment amount, product and credit qualifications. Any rates shown assume an automated payment method. Closing costs vary by state and range from \$700-\$1800. Costs to satisfy certain prior liens may be assessed. Property insurance is required; flood insurance may be required. Offer applies to owner-occupied residential 1-4 family properties and is subject to no less than a second lien position on your property and is subject to our underwriting standards. Consult your tax advisor regarding the deductibility of interest. All loans subject to final credit approval, which includes verification of application information and receipt of collateral documents. Healthcare Systems FCU NMLS# 412794.



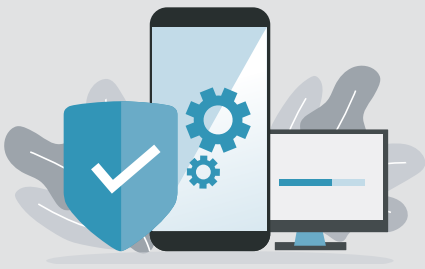
## Whatever Your Reason, our Personal Loan Can Help!

Whether you need extra cash for an unexpected bill, to plan a wedding or pay off high-rate debt, our Personal Loans can help you get the cash you need.

- Rates starting at **6.99% APR\***
- Get up to \$20,000 based on credit worthiness
- Fast and fair loan decisions – money is deposited the same day
- No application fees or pre-payment penalties
- No collateral required

Apply is easy, start now at [HealthcareFCU.org](http://HealthcareFCU.org) or call **703-776-2700**.

\*APR = Annual Percentage Rate. Offer subject to credit approval. The rate listed assumes a .25% discount for having an automatic and continuous payment method and all existing loans in good standing. The rates shown are the lowest available and your rate may be higher.



## Mobile Upgrade UPDATE!

On **Wednesday, October 13, 2021**, we're launching an updated log in process that will enhance your user experience and provide an added layer of protection. You will be prompted to register upon logging on. The entire process should take approximately 30 seconds or less. Should you have any questions during the process, please feel free to reach out to us at **703-776-2700**.

## We look Forward to "Seeing" You at the Virtual Benefits Fair



Attending INOVA's Virtual Benefits Fair this October? We'll be there! Should you have any questions or need more information about membership or any of our products and services, please feel free to stop into one of our branches, log on the **HealthcareFCU.org** or call us at **703-776-2700**.

## Easily Manage Your Credit Card within the Healthcare Systems FCU app



Save time and gain peace of mind having access in the moments that really matter – instantly turning your card on or off, reporting a lost card, transferring a balance, setting travel plans or initiating a dispute. You're in control of when, where and how your credit card is used, all from within on our Mobile App. This great new feature goes live on October 13th!

## Work With Someone You Know



**Sean Bayer**  
Senior Retirement & Investment Representative



When your life takes a turn - a new job, a new car, a new baby-you need to assess your financial well-being. You need to hear a voice that can distill all of this information into something customized to your lifestyle and needs. With Healthcare Financial Group you'll carry on a conversation with a live and registered financial professional to discuss issues related to you and your family's financial situation.

The Healthcare Financial Group program is offered through CUNA Brokerage Services, Inc.\*, a broker/dealer focused on serving credit union members. CUNA Brokerage Services, Inc. is an affiliate of CUNA Mutual Group. For more information about CUNA Brokerage Services, Inc., please visit [cunabrokerage.com](http://cunabrokerage.com).

Ready for your no-obligation consultation with one of our financial professionals, all you have to do is call **608-665-6677** today. We're ready to hear from you. Financial professionals are available Monday through Friday from 8am to 6pm ET.

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.** CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. CBSI-1425497.3-0720-0822 © CUNA Mutual Group



## Save BIG On Your Holiday Purchases with our Platinum Rewards VISA®

You deserve more! And you can more out of your holiday spending this year with:

- Cashback Rewards
- 2,000 Bonus Points after your first \$50 purchase
- No Balance Transfer Fees
- No Cash Advance Fees
- No Annual Fee
- Low Standard APR for purchases

Don't have a Platinum Rewards Visa? Apply for yours today at [HealthcareFCU.org](http://HealthcareFCU.org).

\*\*See Credit Card disclosures at HealthcareFCU.org, which includes rates, fees and other costs and information.



### Holiday Closings

**Columbus Day** October 11, 2021 • **Veterans Day** November 11, 2021  
**Thanksgiving Day** November 25, 2021 • **Christmas (observed)** December 24, 2021  
**New Year's (observed)** December January 31, 2021

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Touch Tone Teller: 703-776-2498



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