



## Watch Your Money Grow!

Our **Share Certificate Special** is a great way to guarantee a return on your deposits. Open a Certificate today. Go to **HealthcareFCU.org** and get ready to grow.

Open Now >

**4.14%** APY\*  
14-month Share Certificate



\*APY = Annual Percentage Yield. Promotional Certificate is available for new and existing members. Healthcare Systems Federal Credit Union reserves the right to end or modify offer at any time. Effective 1/3/23 and rate is subject to change. There is a penalty for early withdrawal. \$1,000 minimum balance to open. The 14-month term certificate will renew at the current 14-month certificate rate. To qualify, the certificate(s) must be funded entirely with new deposits. New Deposits are defined as funds not currently on deposit with Healthcare Systems Federal Credit Union.

## Why Pay for the Whole Car?



Our new **Drive4Less Loan** can help make that dream car more affordable than ever. Enjoy monthly payments up to 30% lower than conventional financing.

- Available on new and used vehicles up to 5 years old\*
- Quick and easy process
- You own the vehicle

Financing Option	CONVENTIONAL LOAN	DRIVE4LESS PROGRAM
Loan Amount	\$40,000	\$40,000
Monthly Payments	\$723.02	<b>\$470.71*</b>

\*Payments 1-59 are \$470.71 with a 60th payment of \$18,500 (GFV).

Go to **HealthcareFCU.org/drive4less/** for all the details so you can start paying less for more car today!

Learn More >

# It's Time to Assess Your Financial Health

You schedule regular check-ups with your car mechanic and tax advisor. Why not review your finances with a fun, judgment-free Financial Coach? There's no better time than now to schedule a **Financial Check-Up** – start improving your financial wellbeing today!

Schedule your financial check-up today at [HealthcareFCU.com](https://HealthcareFCU.com).

Schedule Now >



## Banking on the Go Is Getting Even Better!

Enjoy enhanced features, new functionality and more convenience with our recent mobile app upgrade. Update your app or download it if you've never used it before. Learn more at [HealthcareFCU.org](https://HealthcareFCU.org).

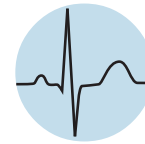


Learn More >



# Please Join Us!

## Annual Meeting & Board Election



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

All members are invited to attend our Annual Meeting to hear about the Credit Union's progress in the past year and plans for 2022, and to participate in our Board of Directors election.

**Date:** March 22, 2023

**Time:** 5:00 pm

**Location:** Physicians Conference Center  
Inova Fairfax Medical Campus



Up for re-election to the Board this year John Howell and Kylenn Criste. 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 20, 2022 to be considered. 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.

Visit <https://www.healthcarefcu.org/news/2023-annual-meeting/> to view updates and learn more.

Register Now >




## Put Your Home to Work for You.

Take advantage of your home's equity by borrowing for anything from home improvement projects, to large ticket purchases, and even debt consolidation. Get a lump sum loan with a low, fixed rate and a term that works for you. Get started today!

 **APPLY** [HealthcareFCU.org](https://www.healthcarefcu.org)

 **COME IN** to a branch

 **CALL** 703-776-2700

