



Visit our website at www.hefcu.com

Location/Mailing Address for Correspondence:
29 Emmons Drive, Suite C 40
Princeton, NJ 08540

Princeton Location Hours:
Mon – Fri: 8:30 am - 4:30 pm

Mailing Address for Remittance:
(deposit/loan payments)
HEFCU
P.O. Box 27508
Newark, NJ 07101-8708

Toll-free: (800) 624-3312
Phone: (609) 951-0700
Fax: (609) 275-4194
Call-24 (24-Hour Bank-by-Phone):
(800) 551-3001

HEFCU Routing and Transit Number: 231288811



Convenient Account Access (cont.)

Direct Deposit/Payroll Deduction

Direct Deposit is the safest way to deposit your paycheck, Social Security, pension check or tax refunds into your credit union account. Your money is electronically transferred and immediately available every pay period. For all Direct Deposits being sent to the credit union, use the **HEFCU Routing and Transit Number: 231288811**.

Payroll Deduction allows you to have a portion of your net pay deposited directly into your credit union account(s). It's a great way to establish a *no-excuse* savings plan and make loan payments automatically.

DETACH AND RETURN TO THE CREDIT UNION WITH A COPY OF YOUR VALID DRIVER'S LICENSE OR EMPLOYEE ID CARD.

Important Information About Procedures For Opening A New Account

In accordance with Section 326 of the U.S.A. Patriot Act, HEFCU is required to obtain a copy of documents identifying our members to help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you: when you open an account, we will ask for your name, address, date of birth, Social Security number, driver's license number and other information that will allow us to identify you. To verify this information we may obtain information from third parties such as credit reporting agencies. **You will be required to provide a copy of your valid driver's license or employer ID to be included with the Membership Application.** Failure to do so will result in a restriction on access to your funds and possible closing of your account.



Please send me information on:

- Loans
- Mortgages
- VISA Credit Cards
- Checking Accounts
- Money Market Accounts
- ATM Card Application
- IRA Application
- Auto Insurance

Name _____

Soc. Security Number _____

Instructions to Signer: If you have been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding due to you've underreported and you have not received a notice from the IRS that the backup withholding has terminated, you must strike out the language in clause 2 of whichever certification you sign below.)
Any financial service provided by the Credit Union may be used for any transaction permitted by law. I agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated in the Credit Union's discretion. I further agree, should illegal use occur, to waive any right to sue the Credit Union for such illegal use or any activity directly or indirectly related to it and additionally, I agree to indemnify and hold the Credit Union harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use.
CERTIFICATION AS TO TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING
Under penalties of perjury, I certify that (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. person (including a U.S. resident alien). I understand that if I do not provide a taxpayer identification number to the credit union within 60 days, the Credit Union is required to withhold 20 percent of all reportable payments thereafter made to me until I provide a number.

Signature _____ Date _____
CERTIFICATION IF AWAITING NUMBER
Under penalties of perjury, I certify (1) that a taxpayer identification number has not been issued to me, and that I mailed or delivered an application to receive a taxpayer identification number to the appropriate Internal Revenue Service Center or Social Security Administration Office. I intend to mail or deliver an application in the near future, and (2) that I am not subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding. I understand that if I do not provide a taxpayer identification number to the credit union within 60 days, the Credit Union is required to withhold 20 percent of all reportable payments thereafter made to me until I provide a number.

Signature _____ Date _____



Welcome To HEFCU

The Healthcare Employees Federal Credit Union (HEFCU) was chartered in December, 1984 by the National Credit Union Administration, a U.S. government agency. HEFCU is a not-for-profit, member-owned

financial cooperative that offers a full range of financial services. Unlike commercial banks, we return excess earnings to our members in the form of better rates on loans and deposits, and lower fees on services.

Family/Lifetime Membership

Your immediate family members are also welcome to join the credit union. Once you join the credit union you are a member for life, regardless of where you live or work. You can continue to be a member even if you move to a different employer, or retire.

Joining Is Easy

Simply deposit and maintain a balance of \$10 or more in your Share Savings Account.*

**A \$1.25 quarterly membership fee will be deducted automatically from your account if your aggregate deposit/loan balance is below \$5,000.*

We Offer A Full Range Of Financial Services

Savings And Investments

- Share Savings Accounts
- Holiday & Vacation Club Accounts
- High-Yield Money Market Accounts
- Certificates Of Deposit
- Individual Retirement Accounts (IRAs)
- ATM Cards



Share Draft/Checking

- Free Checking Account with Direct Deposit*
- No per-check charges
- No minimum required balance or monthly service fee with Direct Deposit*
- Quarterly dividends on balances over \$1,000
- 50 free checks with first paid order
- Overdraft protection available
- Automatic Courtesy Pay
- Free Online Banking and Bill Payment
- Exclusive No-Surcharge access to over 2,000 ATMs in NJ with HEFCU Debit Card

**Without Direct Deposit, a \$3.00 monthly service charge is assessed if the balance falls below \$100 at any time during the month.*

Loans

- Home Equity Loans (Fixed and Variable Rates on Primary Residence located in NJ or PA)
- Auto Loans (New and Used)
- Personal Loans
- Share Secured Loans
- Mortgages
- Visa Credit Cards (Classic and Platinum)
- Credit Disability/Life Insurance available



Other Services

- Direct Deposit
- Payroll Deduction
- Money Orders
- E-Statements
- ID Theft Solution
- Wire Transfers
- Notary Service
- Auto Insurance
- Life Insurance
- AD&D Insurance

Convenient Account Access

Toll-Free 24-Hour Bank-By-Phone: 1-800-551-3001



Access all your credit union accounts using any touch-tone phone. Make balance inquiries, review account histories, request withdrawal checks, transfer funds between HEFCU accounts, and get information on our products.

Exclusive No-Surcharge ATM Access (over 50,000 nationwide)

Members with a HEFCU Checking Account can use HEFCU's Visa Debit Card to make surcharge-free transactions at any PNC Bank ATM, any Allpoint ATM or Co-op ATMs. Visit www.hefcu.com for details.

Shared Branches

HEFCU participates in a Shared Branching network that allows HEFCU members to transact business at thousands of credit union locations nationwide. Your membership and accounts remain at HEFCU, but you can *access* your accounts and conduct business with HEFCU through any shared branch location. Visit www.hefcu.com to find the nearest location.

Free Online Banking and Bill Payment

Check your account balances, transfer funds between HEFCU accounts, verify account history, and make inquiries on HEFCU loan accounts, anytime you like. Pay your bills conveniently with funds from your Checking Account. Save time, schedule payments in advance and avoid late charges. Use this Bill Payment service to transfer funds between your HEFCU accounts and other financial institutions. To register for this service, go to www.hefcu.com and click on hefcu@home.

(continued on reverse side)



DETACH AND RETURN TO THE CREDIT UNION WITH A COPY OF YOUR VALID DRIVER'S LICENSE OR EMPLOYEE ID CARD.



Membership Application (Please Print)

Name _____ Social Security # _____ Account # _____

Address _____ Last _____ Middle Name _____ State _____ Zip _____

Home Phone _____ Apt # _____ City _____ Dept. Or Occupation _____

E-mail _____ Birth Date _____ Place Of Birth _____

Employer _____ (Print complete name, no abbreviations) _____ Dept. Or Occupation _____

Bus. Phone _____ Birth Date _____ Place Of Birth _____

Driver's License # _____ Membership Eligibility _____

Mother's Maiden Name _____

I have read and understand the procedures for opening a new account. I agree to the terms and conditions of any account that I have in the credit union now or in the future and agree that the credit union may change those terms and conditions. I authorize the credit union to check my account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify my eligibility for any accounts or services I request.

Negative Information Notice: We may report information about your Loan, Share or Deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report. **PLEASE SIGN REVERSE SIDE.**

TO BE COMPLETED BY THE CREDIT UNION

THE IDENTITY OF THIS INDIVIDUAL HAS BEEN VERIFIED BY _____ Date _____

Signature _____

Print Name _____

ID Attached OFAC/Expert

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Easy To Join

Complete the Membership Application (be sure to read and complete the reverse side of the card) and return it to the credit union either in person, by mail or through your HR Department. The required minimum balance of \$10 in your Share Savings Account can come from your first payroll deduction.